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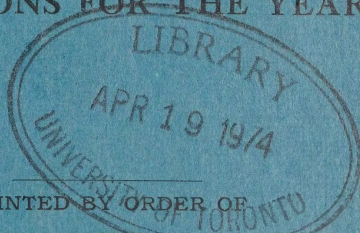
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Government
Publication
REPORT

OF THE

**Registrar of Friendly
Societies**

TRANSACTIONS FOR THE YEAR 1915



PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1916

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Printed by
WILLIAM BRIGGS
Corner Queen and John Streets
TORONTO

To His Honour JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1915.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, 11th April, 1916.

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To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1915.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 10th April, 1916.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. C. Mikel, K.C., Grand Master Workman Belleville.
F. G. Inwood, Grand Recorder Toronto.
T. A. Hastings, Grand Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1915, \$34,208,750.11.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1914.....	28,020		36,239,303	60
Number of contracts taken during 1915 new or renewed.....	1,378		892,500	00
Add amount by which various certificates were increased during 1915			4,000	00
Gross number of contracts in force at any time in 1915.....	29,398		37,135,803	60
	Number.	Amount.		
Deductions :				
Contracts matured in 1915	661	\$ 971,014	51	
Contracts lapsed in 1915	2,064	1,738,423	02	
Contracts surrendered				
Reduction of Certificates		217,615	96	
Total deductions extended	2,725	2,927,053	49	2,927,053 49
Net contracts in force 31st December, 1915.....			26,673	34,208,750 11
No. of certificate holders in good standing	25,548			
No. temporarily suspended.....	1,125			
Grand total of certificate holders, 31st December, 1915	26,673			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,653.
 Number of members who died during 1915, 3.
 Amount of Funeral Benefits paid in 1915, \$150.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1915, 209.
 Amount of benefits paid in 1915, in respect of sick members, \$3,997.00.
 Number of weeks' sickness experienced in 1915, 944.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915,
 \$15,289.29.

V. ASSETS.

Bonds, debentures, etc.	\$761,660 33
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	36,643 57
Imperial Bank, Toronto, General Fund	3,126 45
Imperial Bank, Toronto, Sick Fund	15,289 29
Imperial Bank, Toronto, Reserve Fund	68,265 86
Imperial Bank, Organization Fund	23,100 78
Assessments called, but not yet payable	83,000 00
All other assets	5,607 59
Total assets	\$996,693 87

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$179,808 93
Amount of all other liabilities	5,374 34
Total liabilities	\$185,183 27

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1915, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1915.

Names and addresses of the auditors for 1915 were as follows: J. Lockie Wilson, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; special auditors—A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1915, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$977,463.85.

Cash received during 1915 from:

Application fees	\$1,422 00
Badges, etc.	665 01
Assessments	854,880 87
Per capita tax	27,123 86
Changing certificates, etc.	209 80
Organization Fund tax	27,837 56
Interest	41,541 25
Reserve Fund transferred to Beneficiary Fund	60,000 00
Total receipts	<u>\$1,013,680 35</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Fraternal association	\$60 00
Law costs	457 41
Registration fee	25 00
Rent of drawer, Trust Company	60 00
Organization expenses	32,672 07
Expense of annual meeting	5,966 54
Supplies bought	39 70
Travelling expenses	2,172 92
Rent, light, heat and taxes	1,841 29
Salaries, officers' and auditors' fees	6,398 96
Medical Examiner's salary and expenses	1,312 75
Clerk hire	9,180 00
Official Journal	4,446 98
Printing, stationery and advertising	1,112 18
Postage, telegrams and express	1,398 19
Canadian Patriotic Fund	1,000 00
Premiums for guaranteeing lodge officers	381 81
Other management expenses	146 68
Benevolent grant	500 00
Total expenses of Management	<u>\$69,172 48</u>

(b) Miscellaneous Expenditure.

Life insurance claims paid	\$949,738 44
Funeral benefits	150 00
Sick benefits	3,997 00
Transferred from Reserve Fund to Beneficiary Fund	60,000 00
Total expenditure	<u>\$1,083,057 92</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during the year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,456	1,088,500 00	838 33	4	4,500 00
25-29.....	1,238	1,089,000 00	932 32	6	4,000 00
30-34.....	1,507	1,415,500 00	1,351 08	4	3,000 00
35-39.....	1,976	1,965,500 00	2,153 11	14	17,500 00
40-44.....	2,155	2,427,000 00	3,135 56	7	4,984 78
45-49.....	2,581	3,466,000 00	5,395 94	23	34,000 00
50-54.....	3,142	4,733,500 00	9,079 84	51	73,000 00
55-59.....	3,607	6,010,427 03	14,610 82	81	141,500 00
60-64.....	3,613	5,259,674 79	13,209 27	109	170,552 04
65-69.....	2,738	3,440,088 21	9,000 44	120	168,354 06
70-74.....	1,920	2,338,426 67	6,537 89	131	176,968 33
75-79.....	582	736,392 25	2,198 00	74	111,150 29
80-84.....	156	235,741 16	946 40	36	59,505 01
85 and over	2	3,000 00	11 20	1	2,000 00
Totals	26,673	34,208,750 11	69,400 20	661	971,014 51

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor.....	Cataraqui.
John L. Davidson, Grand Vice-Councillor.....	Toronto.
Rev. A. J. Paul, B.A., Past Grand Councillor.....	Brampton.
Wm. F. Montague, Grand Recorder.....	Hamilton.
Samuel Broadfoot, Grand Treasurer.....	Guelph.
A. R. Hassard, B.C.L., Grand Representative.....	Toronto.
Wm. Benson, Grand Representative.....	Toronto.
W. H. Woods, M.D., Grand Representative.....	Mt. Brydges.
Sheriff Alex. Morris, Grand Representative.....	Pembroke.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1915, \$30,221,827.34.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	40,811	35,720,693 60
Add contracts taken 1915, new and renewed	1,184	756,250 00
Add amount by which various certificates were increased during 1915.....		4,500 00
Gross number and amount of contracts on foot at any time during 1915	41,995	36,481,443 60
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1915.....	396	381,851 80
Contracts lapsed in 1915	7,190	5,122,818 00
Contracts surrendered in 1915	298	230,708 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1915.....		524,238 46
Total deductions.....	7,884	6,259,616 26
Net contracts on foot 31st December, 1915	34,111	30,221,827 34
Number of certificate holders in good standing at 31st December, 1915	32,810	29,261,688 34
Temporarily suspended	1,301	960,139 00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1915, 9,442.

Number of members who died during 1915, 72.

The total amount of Funeral Benefits paid during 1915, \$3,200.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$123,086.63.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1915, 2,194.

The total amount of Sick Benefits paid in 1915, \$46,539.60.

The number of weeks' sickness experienced in 1915, 3,953 3-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1915, was \$123,086.63.

The number of females who received benefits in respect of sickness during 1915 was 607, and the average weeks of illness, 6.51.

The number of males who received benefits in respect of sickness during 1915 was 1,587, and the average weeks of illness, 4.83.

V. ASSETS.

Bonds, debentures and securities	\$946,549 07
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account....	113,783 90
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	14,295 70
Bank of Hamilton, Hamilton, Ont., General Fund	21,859 79
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	810 39
Dues and assessments called, but not yet payable, estimated at	49,138 38
Interest	19,575 26
Amount due under Liens on Certificates <i>re</i> errors in age	1,630 69
Outstanding accounts, less provision for bad debts	5,287 82
Per capita tax of last quarter of 1915, estimated at	3,750 00
Supplies, etc., in Stock	2,861 68
Office furniture, etc., less amount written off for depreciation	2,566 25
Total assets of Life Insurance Fund (not extended)	\$985,042 00
Total assets of Sick and Funeral Fund	130,810 40
Total assets of Guarantee Fund	993 39
Total assets of General and other Funds	66,142 14
Other assets. (detailed in memo.)	879 00
Total assets	<u>\$1,182,987 93</u>

VI. LIABILITIES.

Amount of claims supposed	\$69,558 80
Amount of claims resisted, War Contingency Fund	336 25
Sick Benefit claims for sickness occurring in 1915	3,100 00
Funeral Benefit claims occurring in 1915	600 00
Commission due Organizers—estimated at	352 50
All other liabilities	1,373 89
Total liabilities	<u>75,321 44</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1915: Archambault vs. Grand Council of the Canadian Order of Chosen Friends. Defence: The wife of the plaintiff was not a member of the Order at the time of her death, her membership having been forfeited by non-payment; also that the plaintiff had no legal standing as a beneficiary. Supreme Court of Province of Quebec, \$1,000.00. Action was dismissed with costs.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1915.

The Society's books were duly audited on February 1st, May 3rd, August 3rd, and November 8th, 1915.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1915 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1915, made in the organization or management of the Society, in relation to insurance certificates or benefits.

Certain changes were, during 1915, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1915, 28,208.

Number of certificate holders in Ontario at 31st December, 1915, 28,208.

Amount of insurance in force in Ontario at 31st December, 1915, \$25,634,860.34.

Number of members in Ontario who died during 1915, 348.

Amount of death benefits paid to Ontario members during 1915, \$324,113.87.

Amount of disability benefits paid to Ontario members during 1915, \$53,103.46.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$76,693.34.

Cash received during 1915 from:

Assessments in Life Insurance Department	\$410,166 20
Assessments in Sick Benefit Department	57,581 75
Per capita tax	51,052 95
Supplies sold and certificate fees, etc.	3,877 72
Interest	53,648 42
Premium for guarantee of lodge officers	812 48
Other sources	308 25
Cash received from investments (not extended), \$46,010.45.	

Total receipts	\$577,447 77
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Fees to Canadian Fraternal Association	\$75 00
Commission and organization account	14,778 19
Law costs	232 75
Registration fees	202 50
Investigation of claims, etc.	1,484 10
Expenses of annual or biennial meeting	13,274 55
Supplies bought—office furniture, etc.	2,976 42
Travelling expenses	532 80
Rent and heat, etc.	811 08
Managing officers' salaries and officers' and auditors' fees	7,024 25
Medical examiner's salary and expenses	4,675 60
Clerk hire	7,440 50
Official journal	2,406 49
Printing	1,509 69
Postage, telegrams and express	2,400 71
Premiums for guarantee of grand officers	21 00
Other expenses of management	325 55

Total expenses of management	\$60,171 18
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	358,927 04
Funeral benefits	3,200 00
Sick benefit assessments returned	3 69
Sick benefits	46,539 60
Total disability benefits	54,453 46
Gratuity to Patriotic Fund	1,324 00
Loss on bonds	400 00
Cash paid for investments (not extended)	\$24,382.81

Total expenditure	\$525,018 97
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,647	1,755,529 00	1,538 07	11	7,500 00
25-29.....	2,774	1,932,107 00	1,864 30	17	10,250 00
30-34.....	3,301	2,416,402 00	2,574 72	18	9,500 00
35-39.....	3,914	3,063,163 00	3,564 28	29	22,500 00
40-44.....	4,365	3,858,943 60	4,928 02	25	22,750 00
45-49.....	4,491	4,294,449 28	5,799 32	43	42,372 00
50-54.....	4,131	4,139,746 76	6,239 68	39	40,866 00
55-59.....	3,109	3,254,749 96	5,442 92	38	36,600 00
60-64.....	1,953	2,197,967 60	4,108 91	47	55,496 00
65-69.....	1,156	1,369,321 07	2,962 40	47	62,037 00
70-74.....	729	779,918 72	2,037 83	56	55,214 80
75-79.....	230	188,160 32	760 73	24	15,602 56
80-84.....	10	11,230 03	40 16	2	1,163 44
85 and over.....					
Totals.....	32,810	29,261,688 34	41,861 34	396	381,851 80

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows.

Rev. Dr. T. S. Boyle, Supreme LeaderToronto.
R. W. Hawkins, Supreme Vice-LeaderBrownsville.
J. M. Foster, B.A., Supreme SecretaryToronto.
W. B. Graham, Supreme TreasurerToronto.
N. Sommerville, M.A., K.C., Supreme SolicitorToronto.
A. T. Hobbs, M.D., Supreme Medical ExaminerGuelph.
Dent Dalton, Supreme Past LeaderDelhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,651,311.59.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	5,166		3,070,585	50
Add contracts taken during 1915, new or renewed.....	126		45,000	00
Gross number and amount of contracts on foot at any time during 1915	5,292		3,115,585	50
Deductions :				
	Number.	Amount.		
			\$	c.
Contracts matured in 1915 by death	97	69,170	00	
Contracts lapsed in 1915.	686	388,994	00	
Contracts matured during 1915 (endow- ment) and total disability .....	.....	6,109	91	
Total deductions extended.....	783	464,273	91	
Net endowment contracts on foot at 31st December, 1915.....	4,509		2,651,311	59

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
		\$ c
Contracts in force 31st December, 1914	7,757	6,241,365 50
Add contracts taken during 1915, new or renewed.....	126	45,000 00
Gross number and amount of contracts on foot at any time during 1915	7,883	6,286,365 50
	Number.	Amount.
Deductions:		
		\$ c
Contracts matured in 1915 by death	153	140,217 05
Contracts lapsed in 1915.....	1,076	952,388 95
Total deductions extended.....	1,229	1,092,606 00
	1,229	1,092,606 00
Net insurance contracts	6,654	5,193,759 50
Number of certificate holders in good standing on 31st December, 1915	6,486	7,677,132 09
Number of certificates temporarily suspended.....	168	167,939 00
Grand total of certificate holders 31st December, 1915.....	6,654	7,845,071 09

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 255.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1915, 71.
Amount of benefits paid to sick members, \$1,856.00.
Number of weeks' sickness experienced in 1915, 464.
Total amount of cash to credit of fund, 31st December, 1915, \$4,933.03.

V. ASSETS.

Cash value of bonds and debentures	\$290,166 42
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont.	68,168 78
Dues and assessments called, but not yet payable	29,568 76
Interest due and accrued	2,190 02
Amount of liens on certificates in force	36,566 25
All other assets	1,242 23
Total assets Life Insurance Fund (not extended)	\$230,124 02
Total assets Endowment Fund (not extended)	189,238 54
Total assets Sick and Funeral Fund (not extended)	5,291 03
Total assets General and other Funds (not extended) ..	3,248 87
Total assets	\$427,902 46

VI. LIABILITIES.

Amount of admitted claims	\$12,300 00
Supposed claims	24,610 29
Other liabilities	1,131 39
Total liabilities	<u>\$38,041 68</u>

VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1915: None.

Assessments are made monthly.

Twelve assessments were made during 1915, each being payable the first day of each month.

The Society's accounts were audited in March, July and October, 1915, and February, 1916.

The books of record kept for purposes of insurance certificates are: Register of Certificates Issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1915 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1915, 6,095.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,201,921.00.

Number of members in Ontario who died during 1915, 149.

Amount of death benefits paid Ontario members during 1915, \$201,668.92.

Amount of disability benefits paid to Ontario members during 1915, \$5,519.91.

Amount of endowment benefits paid in 1915, \$12,938.00.

VIII. CASH RECEIPTS

Cash balances from 1914 (not extended), \$285,390.44.

Cash received during 1915 from:

Application fees	\$193 00
Assessments	296,793 96
Per capita tax and levies	12,807 72
Charter fees	22 00
Supplies sold	122 35
Interest and dividends	16,007 06
All other sources	667 37

Total receipts	<u>\$326,613 46</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$3,973 35
Registration fees	125 00
Interest	27 90
Expenses of annual meeting	2,090 65
Supplies bought	687 04
Law costs (two years)	3,031 80
Rent, light, heat and taxes	1,467 07
Salaries, officers, auditors	4,447 25
Clerk hire	2,989 41
Medical Examiner—salary and expenses	145 05
Official Journal	1,128 88
Printing, stationery and advertising	449 90
Postage, telegrams and express	622 67
Premiums for guarantee of lodge officers	50 00
Other management expenses (detailed in memo.)	218 60

Total expenses of management	\$21,454 57
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(b) *Miscellaneous Expenditure.*

Endowment benefits	12,988 00
Life insurance claims other than endowments	208,168 92
Sick benefits	1,856 00
Total disability benefits	6,109 91
Expenditure other than foregoing	3,091 30
For investments (not extended)	\$290,166.42

Grand totals	\$253,668 70
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	143	121,500 00	115 55	1	1,000 00
25-29.....	285	268,300 00	297 65	2	2,000 00
30-34.....	506	533,300 00	689 11	1	1,000 00
35-39.....	623	664,480 00	1,020 19	6	5,000 00
40-44.....	804	885,900 00	1,635 28	4	4,500 00
45-49.....	989	1,132,100 00	2,571 37	10	8,000 00
50-54.....	1,030	1,263,460 00	3,577 95	28	33,800 00
55-59.....	902	1,172,594 00	4,247 31	26	39,700 00
60-64.....	655	846,000 00	4,037 84	26	49,000 00
65-69.....	419	557,890 00	3,400 95	17	23,530 00
70-74.....	221	313,756 00	2,533 00	15	22,350 00
75-79.....	56	73,712 00	807 31	9	10,800 00
80-84.....	20	17,450 00	280 40	7	7,057 05
85 and over.....	1	739 00	22 11	1	1,650 00
Totals.....	6,654	7,851,181 00	25,236 02	153	209,387 05

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1915, were as follows:

James A. Minnes, PresidentKingston.
John O. Donogh, Vice-PresidentToronto.
R. Meek, Secretary-TreasurerKingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	28,113		33,339,000	00
Add contracts taken during 1915, new or renewed.....	908		976,500	00
Add amount by which various certificates were increased during 1915.			19,500	00
Gross number and amount of contracts on foot at any time during 1915	29,021		34,335,000	00
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1915.....	244	314,500	00	
Contracts lapsed in 1915.....	1,314	1,392,750	00	
Contracts cancelled in 1915.....	56	56,000	00	
Contracts surrendered in 1915	5	5,000	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1915		12,000	00	
Total deductions extended.....	1,619	1,780,250	00	
Net contracts on foot at 31st December, 1915.....	27,402		32,554,750	00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc. \$1,373,792 02
Cash on hand 146 90

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont.	\$130,347 18
Montreal Bank, Kingston, Ont.	13,788 55
Montreal Bank, Port Hope	6,442 69
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	71,511 16
All other assets	5,960 62
Total assets	<u>\$1,606,989 12</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$46,450 00
Total liabilities	<u>\$46,450 00</u>

VII. MISCELLANEOUS.

Actions instituted against the Society in 1915: None.

Six assessments were made during 1915, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1915: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1915.

No changes were made, during 1915, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 16,083.

Number of certificate holders in Ontario at 31st December, 1915, 16,083.

Number of members in Ontario who died during 1915, 157.

Amount of insurance in force in Ontario at 31st December, 1915, \$18,888,750.00.

Amount of death benefits paid to Ontario members during 1915, \$196,950.56.

Amount of disability benefits paid to Ontario members during 1915, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$98,061.68.

Cash received during 1915 from:

Application fees	\$407 00
Assessments	387,241 32
Per capita and levies	33,183 98
Interest and dividends	74,349 47
All other sources	1,071 16
Repayment of investments (not extended), \$52,310.20.	

Total cash receipts	\$496,252 93
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$8,696 73
Law costs	546 23
Registration (Ontario, \$25)	210 00
Annual meeting	1,879 25
Supplies bought	287 38
Travelling expenses	4,527 26
Rent, heat and taxes	1,544 58
Salaries, officers' and auditors' fees	11,590 04
Medical Examiners' salary and expenses	1,012 00
Printing, stationery and advertising	2,472 76
Postage, telegrams, telephone and express	2,310 10
Premiums for guarantee of lodge officers	287 79
Commissions on collections of assessments	24,988 86
Commissions on fees	387 00
Commission on capita tax	2,117 36
Canadian Fraternal Association	65 00
Manitoba Board	150 00
Other management expenses (detailed in memo.)	1,521 38

Total expenses of management	\$64,593 72
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	298,772 68
Total disability benefits	1,500 00
Expenditure other than foregoing	823 62
Investments (not extended), \$150,440.71.	

Total expenditure	\$365,690 02
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	407	398,000 00	399 97	1	1,000 00
25-29.....	2,430	2,500,250 00	2,508 43	13	12,470 35
30-34.....	4,378	4,706,500 00	4,886 53	12	11,968 18
35-39.....	5,108	5,685,500 00	6,126 51	17	20,869 62
40-44.....	4,594	5,361,500 00	5,968 21	20	23,317 53
45-49.....	3,693	4,576,750 00	5,252 02	19	24,500 00
50-54.....	2,792	3,710,250 00	4,118 08	33	45,870 84
55-59.....	1,927	2,680,750 00	2,970 58	32	41,000 00
60-64.....	1,087	1,543,250 00	1,760 23	31	38,916 31
65-69.....	592	843,000 00	973 92	26	39,919 89
70-74.....	249	356,750 00	403 60	18	27,887 58
75-79.....	111	151,250 00	165 51	11	12,250 00
80-84.....	25	29,500 00	35 64	6	7,500 00
85 and over.....	9	11,500 00	13 36	5	6,000 00
Totals.....	27,402	32,554,750 00	35,582 59	244	313,470 30

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.
Alf. P. VanSomerén, High Secretary	Brantford, Ont.
Robert Elliott, High Treasurer	Brantford, Ont.
J. A. Stewart.....	Perth, Ont.
J. A. A. Brodeur....	Montreal, Que.
A. R. Coffin.....	Truro, N.S.
A. E. Wright.....	Toronto, Ont.
A. R. Galpin.....	London, Ont.
F. H. Davidson	Winnipeg, Man.
Dr. E. W. Moles....	Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$90,478,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914	91,557	\$ 90,889,000 00
Add contracts taken during 1915, new or renewed.....	5,561	5,298,500 00
Gross number and amount of contracts on foot at any time during 1915	97,118	96,187,500 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	592	\$ 595,000 00
Contracts lapsed and cancelled in 1915	5,480	5,114,500 00
Total deductions extended.....	6,072	5,709,500 00
Net contracts in force 31st December, 1915.....	91,046	90,478,000 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1915, 60,974.

Number of members of the Society who died during 1915, 592.

The total amount of Funeral Benefits paid in 1915, High Court, \$17,250.00; Subordinate Courts, \$9,568.00.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, was: High Court, \$458,683.58; Subordinate Courts, \$197,031.37.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1915, 7,472.

Total amount of Sick Benefits paid in 1915, High Courts, \$174,674.95; Subordinate Courts, \$19,259.18.

Number of weeks' sickness experienced in 1915, 40.054 2-7.

Amount paid for medical attendance during 1915 (subordinate), \$7,293.91.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed..	5,633,330 26
Actual cash on hand, as per audit statement 31st December,	
1915	\$197,031 37
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	38,840 82
Standard Bank, Brantford (current account)	127 41
Union Bank, Winnipeg (current account)	167 38
Royal Bank, Quebec	5,000 00
Standard Bank, Brantford (general fund account)	1,091 27
Interest due and accrued	123,539 63
Office furniture and fixtures	9,796 72
Total assets of Life Insurance Fund (not extended)	\$5,318,064 72
Total assets of Sick and Funeral Fund (not extended).....	469,921 25
All other assets	6,489 74
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Total assets	\$5,831,758 66
Less debit, Union Bank, Winnipeg, Man.	1,343 20
<hr/>	
	\$5,830,415 46

VI. LIABILITIES.

Amount of claims admitted	\$52,142 86
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	857 10
Amount of all other liabilities	1,807 76
Total liabilities	<u>\$54,807 72</u>

VII. MISCELLANEOUS.

Suits instituted against the Society during 1915:

Annie Oppen, Plaintiff. This case was settled before the defence was filed, for \$400.00.

Martha Leah Regan, Plaintiff. Presumption of death. Supreme Court of Ontario, \$1000.00. Case stands for trial.

Ellen Elizabeth Golder, Plaintiff. Non-compliance with Rules and Regulations. Supreme Court of Ontario, \$1,000.00. Settled out of Court for \$950.00.

Jane Willoughby, Plaintiff. Defence, Plaintiff must prove age of deceased. Supreme Court of Ontario, \$1,012.50. Case stands for trial.

W. J. McNaughton, Plaintiff. Defence, the Plaintiff is not incapacitated and has not notified Defendant of illness. Ninth Division Court of the United Counties of Stormont, Dundas and Glengarry, \$56.00. Case stands for trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1915, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1915, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1915 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1915 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1915, 48,299.

Amount of insurance in force in Ontario at 31st December, 1915, \$48,099,000.00.

Number of members in Ontario who died during 1915, 332.

Amount of death benefits paid to Ontario members during 1915, \$331,418.77.

VIII. CASH RECEIPTS.

High Court.	District High Courts.	Subordinate Courts.
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Cash balance from 1914 (not extended), \$5,174,212.18.

Cash received during 1915:

Application and initiation fees .....	.....	.....	\$8,947 11
Dues .....	.....	.....	173,405 77
Assessments	1,030,821 53	.....	.....
Per capita tax	111,565 98	\$11,114 70	.....
Fees	11,865 50	812 50	.....
Supplies sold	1,983 51	441 14	.....
Premiums for guarantee bonds	3,623 35	359 00	.....
Interest	275,101 91	19 39	.....
Other sources	3,928 02	1,250 50	84,306 26
Cash received from investments (not extended), \$654,160.04.			

Totals	\$1,438,889 80	\$13,997 23	\$266,659 14
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1915 for:			
Capitation tax Dist. High Court		\$3,250 00	.....
Office expenses District High Court		1,102 91	.....
Organization expenses	\$65,082 29	3,107 72	.....
Law costs	2,125 19	.....	.....
Grants ..	3,970 00	470 00	.....
Registration fees	263 50	.....	.....
Investigation expenses	79 18	.....	.....
Executive Committee	1,239 10	56 20	.....
Exchange ..	876 14	.....	.....
Expenses of delegates, District High Court ...	175 00	.....	.....
Supplies bought	9,646 79	251 00	.....
Annual meeting	1,896 85	1,398 75	.....
Light, heat, taxes and water rates	790 93	.....	.....
Managing officers' salaries and officers' and auditors' fees	12,000 00	2,760 00	.....
Other officers	18 75	61 25	.....
Medical Board expenses	164 54	119 00	.....
Clerk hire	15,891 54	695 00	.....
Official journal	7,201 19	.....	.....
Printing (other than official journal) and ad- vertising	2,333 96	512 69	.....
Postage, telegrams, etc.	4,352 34	.....	.....
Guarantee of bonds	1,065 92	354 00	.....
Other management expenses in memo.	2,547 20	.....	.....
Total expenses of management	\$131,720 41	\$14,138 52	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims	592,179 88	.....	.....
Funeral benefits	17,250 00	.....	\$9,568 00
Sick benefits	174,674 95	.....	19,259 18
Gratuities ..	648 10	.....	.....
Medical attendance .....	.....	.....	7,293 91
Office premises and furniture	597 96	.....	.....
Active Foreign Service Volunteers	16,613 56	.....	.....
Expenses, good of Order	779 87	.....	.....
Expenditure other than foregoing	1,423 31	.....	232,413 66
Cash paid for investments (not extended), \$912,757.86.			

Total expenditure	\$935,888 04	\$14,138 52	\$268,534 75
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10,080	9,538,000 00	5,859 86	45	41,250 00
25-29.....	12,522	11,887,500 00	7,473 30	47	44,500 00
30-34.....	14,361	13,784,500 00	8,926 05	48	45,900 00
35-39.....	13,940	13,556,000 00	9,129 27	50	47,647 06
40-44.....	12,669	12,631,000 00	9,129 73	56	54,428 58
45-49.....	10,518	10,819,500 00	8,280 96	72	68,500 00
50-54.....	7,987	8,548,500 00	6,877 30	77	81,525 19
55-59.....	4,964	5,436,000 00	4,614 76	70	73,149 13
60-64.....	2,366	2,576,000 00	2,233 33	53	61,348 22
65-69.....	1,061	1,117,000 00	957 66	35	34,592 92
70-74.....	404	410,000 00	310 20	23	23,000 00
75-79.....	118	118,000 00	77 05	7	7,338 78
80-84.....	51	51,000 00	33 15	9	9,000 00
85 and over.....	5	5,000 00	3 25	.....	.....
Totals.....	91,046	90,478,000 00	63,905 87	592	592,179 88

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

- C. H. Bamfylde, Grant Master..... Hamilton.
- D. F. Palmer, Deputy Grand Master..... Toronto.
- C. H. Denton, Past Grand Master..... Tillsonburg.
- T. S. Hudson, Grand Representative..... Montreal.
- W. L. D. Adams, Grand Representative..... Toronto.
- Robert Fleming, Grand Secretary..... Toronto.
- W. H. Shaw, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
Funeral benefits in force 31st December, 1915..... \$2,415,280 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1914.....	29	\$ c. 12,200 00
Gross number and amount of contracts on foot at any time during 1915	29	12,200 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	9	\$3,400 00
Contracts surrendered in 1915.....		
Contracts cancelled in 1915.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1915		
Total deductions extended.....	9	3,400 00
Net endowment contracts on foot 31st December, 1915	20	8,800 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral.*

	Number.	Amount.
Net contracts in force 31st December, 1914	3,532	\$ 2,517,656 67 c.
Add contracts taken in 1915, new or renewed.....	173	112,250 00
Add amount by which various certificates were increased during 1915 (reinstated)		
Gross number and amount of contracts on foot at any time during 1915	3,705	2,629,906 67
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915,	35	23,726 19
Contracts lapsed, surrendered or cancelled in 1915	312	190,276 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		623 81
Total deductions extended,	347	214,626 00
	347	214,626 00
Net contracts on foot 31st December, 1915	3,358	2,415,280 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Thirty-one members died during 1915, and the amount of funeral benefits paid was \$1,400.00.

Seven members' wives died in 1915, and the amount of funeral benefits paid in 1915 was \$140.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915: None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1915: Grand Body, 10; Subordinates, 290.

The total amount of benefits paid in 1915: Grand Body, \$211.78; Subordinates, \$5,063.66.

Number of weeks' sickness experienced in 1915: Grand Body, 52; Subordinates, 1,505.

The total amount paid for medical attendance was \$1,687.12.

Total cash standing to credit of Sick Fund: Grand Body, \$2,117.14.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$5,200 00
Cash value of mortgages	18,725 00	\$1,800 00
Cash value of bonds, debentures and securities.....	141,131 26	848 69
Cash on hand	163 04	15,027 51
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Dominion Bank, Toronto.....	19,016 29	.....
Dues and assessments due and unpaid.....	3,339 26	1,661 26
Interest due and accrued on mortgages.....	809 58	66 22
Interest due and accrued on bonds, debentures and securities.....	3,156 07	.....
Total assets of Life Insurance Fund (not extended)	\$181,008 00	
Total assets of Sick Fund (not extended)	2,117 14	
Total assets of Guarantee Fund (not extended)	500 00	
All other assets	2,318 28	6,720 86
Total assets	<u>\$188,658 78</u>	<u>\$31,324 54</u>

VI. LIABILITIES.

Amount of claims admitted	\$5,300 00	.....
Amount of claims resisted.....	.....	.....
Amount of other liabilities	2,275 43	\$1,220 17
Total liabilities	<u>\$7,575 43</u>	<u>\$1,220 17</u>

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1915.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited quarterly during 1915.

The names and post office addresses of the auditors for 1915 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1915, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,184.

Number of certificate holders in Ontario at 31st December, 1915, 3,184.

Amount of insurance in force in Ontario at 31st December, 1915, \$2,277,780.67.

Number of members in Ontario who died during 1915, 32.

Amount of death benefits paid to Ontario members during 1915, \$20,226.19.

Amount of disability benefits paid to Ontario members during 1915, \$200.00.

Amount of endowment benefits paid to Ontario members during 1915, \$3,400.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$20,654.55.

Cash balance from 1914 (not extended), Subordinate Body, \$17,489.03.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Application fees	\$312 00	.....
Initiation fees .....	.....	\$332 74
Degrees and cards .....	.....	11 00
Assessments (premiums)	37,551 33	21,085 63
Per capita tax and levies	8,414 58	.....
Charter fees	50 00	.....
Supplies sold	55 11	.....
Rent .....	.....	428 69
Interest	7,938 46	368 29
Premiums for guarantee	246 00	.....
All other sources	4,674 53	573 06
From investment (not extended), \$4,789.37.		
Total receipts	\$59,242 01	\$22,799 41

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax or levies .....	.....	\$9,947 78
Commission and organization	\$2,745 30	.....
Law costs	150 60	.....
Registration fees	35 00	.....
Expenses of meeting	743 60	.....
Supplies bought	48 60	.....
Travelling expenses	222 20	.....
Rent, light, heat and taxes	609 22	1,819 01
Salaries, officers' and auditors' fees	2,475 00	1,694 75
Clerk hire	1,079 10	.....
Medical Examiner's salary	400 00	.....
Official journal of proceedings	691 76	.....
Printing, stationery and advertising	101 90	.....
Postage, telegrams and express	291 50	.....
Premium for guarantee	16 00	.....
Other expenses .....	.....	2,526 55
Total expenses of management	\$9,609 78	\$15,988 09

(b) Miscellaneous Expenditure.

Endowments	3,400 00	.....
Life insurance claims	23,726 19	.....
Funeral benefits	1,540 00	.....
Sick benefits	211 78	5,063 66
Disability benefits	200 00	.....
Medical attendance .....	.....	1,687 12
Other expenditure	1,108 01	.....
Cash paid for investments (not extended), \$25,710.84.		

Total expenditure	\$39,795 76	\$22,738 87
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	219	111,750 00	104 96	.....	.....
25-29.....	258	153,500 00	172 93	.....	.....
30-34.....	339	202,750 00	261 94	2	1,250 00
35-39.....	384	256,350 00	461 96	3	1,468 54
40-44.....	459	332,652 00	646 78	3	3,907 65
45-49.....	421	333,810 00	668 02	5	3,000 00
50-54.....	423	326,571 42	700 97	4	3,500 00
55-59.....	326	303,837 25	610 29	.....	.....
60-64.....	208	178,050 00	358 44	3	1,800 00
65-69.....	177	143,310 00	308 71	7	6,000 00
70-74.....	59	53,900 00	116 47	2	1,000 00
75-79.....	16	11,500 00	23 13	2	1,000 00
80-84.....	1	500 00	1 21	1	500 00
85 and over	68	6,800 00	8 85	3	300 00
Totals.....	3,358	2,415,280 67	4,444 66	35	23,726 19

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

W. H. Randall, Supreme President Toronto.
 D. J. Proctor, Supreme Vice-President Toronto.
 E. A. Miller, Past Supreme President Aylmer.
 John W. Carter, Supreme Secretary Toronto.
 C. Meech, Supreme Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1915, \$4,101,550.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	4,874		4,414,200	00
Contracts taken during 1915.....	36		25,500	00
Add amount by which various certificates were increased during 1915			500	00
Gross number and amount on foot at any time during 1915.....	4,910		4,440,200	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1915.....	55		57,150	00
Contracts lapsed in 1915.....	299		276,500	00
Amount by which various certificates still on foot were reduced			5,000	00
Total deductions extended.....	354		338,650	00
Net contracts on foot 31st December, 1915	4,556		4,101,550	00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 31,584; juveniles, 2,103.

Number of members of the Society who died during 1915, 215.

The total amount of funeral benefits paid in 1915 was \$21,350.00.

Number of members' wives who died during 1915, 138, and the amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1915, 25, amount paid in respect thereof was \$367.50.

Number of juvenile members who died during 1915, 3; amount paid in respect thereof, \$50.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1915, was \$35,199.69; Juvenile branch, \$3,646.99.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 3,224.

The total amount of benefits paid during 1915: Supreme Body, \$3.42; Grand Body, \$596.22; Subordinate bodies, \$51,742.77; Juvenile branch, \$1,248.45.

Number of weeks' sickness experienced in 1915, was 17,231.

Amount paid for medical attendance during 1915 was: Grand body, \$658.36; Subordinate bodies, \$32,621.47; Juvenile branch, \$1,693.64.

Total amount of cash standing to credit of fund at 31st December, 1915: Supreme body, ; Grand body, \$3,587.88; Subordinate bodies, \$259,296.06; Juvenile branch, \$10,597.12.

V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate.....	\$37,474 93	.....	.....	.....
Cash value of mortgages.....	34,951 51	.....	.....	.....
Cash value of bonds, debentures, securities	2,750 00	.....	.....	.....
Actual cash in hand 31st Dec., 1915..	250 94	\$276 42	\$8,467 31	\$531 62
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay) and sundry banks, sundry places	95,932 94	3,311 46	250,828 74	10,065 50
Interest due and accrued	4,705 37	.....	.....	.....
Total assets, Insurance Fund (not ex- tended).... .	\$62,468 44	.....	.....	.....
Total assets, Sick Fund..	273,481 05	.....	.....	.....
Total assets, Guarantee Fund.... .	6,461 09	.....	.....	.....
Total assets, General Fund	94,152 73	.....	.....	.....
Total assets, Funeral Fund	39,521 68	.....	.....	.....
War Relief Fund for widows and orphans	18,797 05	.....	.....	.....
Aggregate of all other assets.....	7,741 20	.....	.....	.....
Total assets	\$202,603 94	\$3,587 88	\$259,296 05	\$10,597 12

VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society.....	\$5,125 00	.....	.....
Amount of other liabilities.....	.....	\$2,732 16	\$152 99
Total liabilities	\$5,125 00	\$2,732 16	\$152 99

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1915.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1915, payable first of each month.

The books and accounts were duly audited January 18th, 1916.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

No changes were made during 1915 in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 24,477.

Number of certificate holders in Ontario, 3,185.

Amount of insurance in force in Ontario at 31st December, 1915, \$3,249,000.00.

Number of members in Ontario who died during 1915, 49 beneficiary and 112 funeral claims.

Amount of insurance benefits paid to Ontario members in 1915, \$53,977.57.

Amount of disability benefits paid to Ontario members in 1915, \$200.00.

Amount of funeral benefits paid to Ontario members during 1915, \$16,150.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Supreme Lodge, \$87,411.03.

Juvenile and Subordinate, \$261,974.67.

Cash received during 1915 from:

	Supreme Body.
Registration (F. Ben.)	\$972 05
Dues.....	141 63
Assessments: Funeral and Beneficiary.....	100,101 99
Per capita tax and levies	27,189 37
Charter fees	12 50
Supplies sold	4,251 77
Interest.....	3,042 87
Premiums for guarantee of lodge officers.....	487 65
Rents.....	3,067 30
All other sources	213 72
Cash received from investments, \$150.00.	-
Total receipts	\$139,480 85

Receipts by Grand body, \$4,663.39.

Receipts by Subordinate branches, \$199,358.12.

Receipts by Juvenile branches, \$5,622.86.

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	Supreme Body.
Commission.....	\$3,279 71
Law costs	276 40
Registration fees	200 00
Investigation of claims	151 00
District Deputy expenses	849 71
Executive and Trustee meetings.....	487 20
Expenses of general meeting.....	1,428 50
Supplies bought	2,551 66
Travelling expenses	903 00
Rent, light, heat and taxes.....	2,589 80
Managing officers' salary and expenses.....	3,700 00
Medical examiners' fees	32 50
Clerk hire	4,893 00
Official Journal	3,600 00
Printing, stationery and advertising.....	808 68
Postage, telegrams and express	1,085 54
Premiums for guarantee of lodge officers.....	16 00
Other management expenses	185 57
Total expenses of management.....	\$27,038 27

(b) *Miscellaneous Expenditure.*

Life insurance payments	61,977 57
Funeral benefits	28,642 50
Total disability benefits	200 00
Sick benefits (members at large).....	3 43
Returned assessments, over age joining benefit	31 70
Gratuities, Christmas	54 00
Expenditures other than foregoing.....	558 82
For investments (not extended), \$12,351.71.	

Total expenditure **\$118,506 29**

Expenditure by Grand Body, \$4,208.56.

Expenditure by Subordinate bodies, \$203,676.24.

Expenditure by Juvenile Branch, \$5,404.11.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	98	81,250 00	81 28	2	2,000 00
25-29.....	186	161,250 00	160 29	.....	.....
30-34.....	368	324,250 00	340 18	1	500 00
35-39.....	448	412,000 00	487 46	5	4,500 00
40-44.....	541	514,500 00	691 55	3	3,000 00
45-49.....	619	640,200 00	859 34	3	4,000 00
50-54.....	576	632,000 00	898 67	5	5,000 00
55-59.....	436	500,250 00	779 61	4	5,000 00
60-64.....	297	341,900 00	587 31	7	8,000 00
65-69.....	265	296,200 00	560 43	8	8,000 00
70-74.....	142	155,200 00	374 30	10	9,800 00
75-79.....	32	31,650 00	100 34	5	6,000 00
80-84.....	6	8,400 00	17 53	2	1,500 00
85 and over.....	3	2,500 00	12 90	.....	.....
Totals.....	4,017	4,101,550 00	5,951 19	55	57,300 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. C. Gordon, Grand Chief.....Toronto.
 J. L. Wilson, Grand Chieftain.....Toronto.
 Alex. Fraser, Grand Treasurer.....Toronto.
 Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,
 \$4,860,137.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914	6,686	\$ c. 5,085,887 00
Add contracts taken during 1915	135	84,750 00
Gross number and amount of contracts on foot at any time during 1915	6,821	5,170,637 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915	101	81,500 00
Contracts lapsed in 1915	412	229,000 00
Contracts surrendered in 1915		
Contracts cancelled in 1915		
Total deductions extended	513	310,500 00
Net contracts on foot 31st December, 1915	6,308	4,860,137 00

III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1915, 48.

Total amount of benefits paid in 1915, in respect of sick members, \$977.41.

Number of weeks' sickness experienced during 1915, 237 4-7.

Total amount of cash standing to credit of fund, \$7,506.16.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$504,146 17
Cash on hand	1,487 08
Cash on deposit, Bank of Hamilton, Toronto	54,071 23
Imperial Bank, Toronto	3,010 17
Royal Bank, Ingersoll	5,977 17
Royal Bank, Toronto	9,091 18
Bank of Hamilton, Toronto (Sick Benefit Fund)	7,498 25
Deposit with Quebec Government	5,000 00
	<hr/>
	\$590,281 25
Less outstanding cheque	18 90
	<hr/>
Total assets	\$590,262 35
	<hr/>

VI. LIABILITIES.

Amount of claims admitted	\$13,000 00
	<hr/>
Total liabilities	\$13,000 00
	<hr/>

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1915, payable on the 1st day of each month.

The Society's accounts were audited 11th and 13th January, 1916. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1915 were: A. D. McIntyre, Williamstown, and J. A. McIntosh, Hamilton.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

Certain changes were made, during 1915, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1915, 5,573.

Number of members in Ontario who died during 1915, 92.

Amount of death benefits paid to Ontario members during 1915, \$67,464.33.

Amount of insurance in force in Ontario, 31st December, 1915, \$4,353,137.00.

VIII. CASH RECEIPTS.

Cash balance from 1914, \$81,098.29.

	Grand Camp.	Subordinate. Camps.
Cash received during 1915 from:		
Initiation fees		\$29 00
Dues		13,962 05
Assessments	\$86,442 38	86,529 60
Per capita tax	11,559 94	
Supplies sold	700 58	
Interest	22,988 80	
All other	6 00	2,294 92
Cash received from repayment of loan (not extended), \$28,037.11.		
Total cash receipts	<u>\$121,697 70</u>	<u>\$102,815 57</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate. Camps.
Cash paid during 1915 for:		
Commission and organizing	\$12 70	\$6 00
Per capita tax		11,191 54
Registration fees	205 00	
Law costs	20 00	
Guarantee bond Grand Secretary	30 00	
Expenses, Annual Meeting	3,005 30	
Supplies bought	129 90	681 86
Travelling expenses	31 67	
Medical Examiner's salary and expenses	109 55	
Salaries, officers' committees' and auditors' fees	2,930 00	
Clerk hire	1,300 00	
Postage, telegrams and express	409 55	
Printing, etc.	1,069 05	
Premiums for Guarantee Bonds	128 25	
Committee expenses	417 45	
Presentation to Grand Secretary	625 00	
Expenses of new offices	236 85	
Other expenses	521 51	
Total expenses of management	<u>\$11,181 08</u>	<u>\$11,879 40</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	73,214 33	
Sick benefits	977 41	
Refunds assessment account	97 11	
Paid by Subordinate Camps to Grand Camp for assessments..		86,534 03
All other expenses		4,462 02
For investments (not extended), \$64,246.99.		

Total expenditure	<u>\$85,469 93</u>	<u>\$102,875 45</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	215	122,500 00	113 71	5	3,000 00
25-29.....	429	264,250 00	265 52	3	1,750 00
30-34.....	578	331,500 00	361 55	5	2,500 00
35-39.....	708	483,750 00	571 53	3	1,000 00
40-44.....	727	504,024 00	626 98	6	5,500 00
45-49.....	756	581,897 00	789 41	7	5,000 00
50-54.....	888	717,840 00	1,079 22	8	6,750 00
55-59.....	742	661,282 00	1,123 91	11	9,000 00
60-64.....	540	492,059 00	951 53	11	10,500 00
65-69.....	451	420,035 00	969 39	20	17,500 00
70-74.....	205	201,500 00	497 07	12	10,000 00
75-79.....	66	77,500 00	230 64	10	8,500 00
80-84.....	3	2,000 00	6 01	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	6,308	4,860,137 00	7,586 47	101	81,000 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1915, were as follows:—

Daniel D. Ellis, M.D., President	Fleming, Sask.
H. C. Hocken, Vice-President	Toronto.
Isaac Crowley, Secretary-Treasurer	Toronto.
J. J. Williams, M.D., Executive	Woodstock.
Wm. Crawford, Executive	Toronto.
J. C. Boylen, Executive.....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	5,813	5,615,000 00
Add contracts taken during 1915, new or renewed.....	601	561,000 00
Gross number and amount of contracts on foot at any time during 1915	6,414	6,176,000 00
	Number.	Amount.
		\$ c.
Deductions :		
Contracts matured in 1915.....	74	72,000 00
Contracts lapsed in 1915.....	1,138	1,060,000 00
Total deductions carried out	1,212	1,132,000 00
Net contracts on foot at 31st December, 1915.....	5,202	5,044,000 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1915.—No information.

IV. SICK BENEFITS.

No information.

V. ASSETS.

Cash value of mortgages	\$12,600 00
Cash value of bonds, debentures, etc.	85,649 87
Cash in hands of Secretary-Treasurer	121 09
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	9,365 22
Total assets	<u>\$107,736 18</u>

VI. LIABILITIES.

Amount of claims supposed or reported unadjusted	\$12,500 00
Total liabilities	<u>\$12,500 00</u>

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 20th, 1916.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1915 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

Certain changes were, during 1915, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,855.

Amount of insurance in force in Ontario, 31st December, 1915, \$3,722,000.

Number of members in Ontario who died during 1915, 50.

Amount of death benefits paid to Ontario members during 1915, \$44,978.36.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$83,737.40.

Cash received during 1915 from:

Application fees	\$1,849 00
Dues	9,973 00
Assessments	86,290 30
Interest	3,946 23
Other sources	188 50
Repayment of investments, \$332.30.	

Total receipts	<u>\$102,247 03</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:	
Commission and organization expenses	\$3,999 86
Registration fees	190 65
Supplies bought	172 88
Travelling expenses	150 65
Rent, light, heat, taxes and telephone	576 52
Salaries, officers' and auditors fees	1,900 00
Medical examiner's salary and expenses	1,438 50
Clerk hire	2,296 00
Printing, stationery and advertising	658 18
Postage, telegrams and express	1,034 05
Premiums for guarantee	15 00
Investigation of claims	195 10
Other management expenses	162 71
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Total expenses of management	\$12,790 10

(b) Miscellaneous Expenditure.

Life insurance claims	65,458 15
For investments (not extended), \$50,043.70.	
<hr/>	
Total expenditure	\$78,248 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	407	398,000 00	364 42	3	3,000 00
25-29.....	527	506,500 00	516 99	2	2,000 00
30-34.....	621	588,500 00	660 52	4	3,500 00
35-39.....	640	611,000 00	767 77	5	2,500 00
40-44.....	614	585,000 00	816 32	2	1,500 00
45-49.....	627	599,000 00	937 25	4	3,000 00
50-54.....	590	581,000 00	978 72	9	9,994 00
55-59.....	501	500,000 00	893 72	9	9,000 00
60-64.....	313	313,000 00	593 66	12	9,985 79
65-69.....	175	175,000 00	332 00	8	6,000 00
70-74.....	140	140,000 00	312 96	7	7,978 36
75-79.....	39	39,000 00	91 54	5	5,000 00
80-84.....	5	5,000 00	14 60	4	2,000 00
85 and over.....	3	3,000 00	11 01	.....	.....
Totals.....	5,202	5,044,000 00	7,291 48	74	65,458 15

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Samuel N. Hoag, Supreme RegentHarrisburg, Pa.
 C. Arch. Williams, Supreme Vice-RegentChicago, Ill.
 Alfred T. Turner, Supreme Secretary Boston, Mass.
 A. S. Robinson, Supreme TreasurerSt. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force 31st December, 1915, \$455,120,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1914.....	245,986		\$	c.
Add contracts taken during 1915 new and renewed	12,706		467,413,000	00
Add amount by which various certificates were increased during 1915			14,229,000	00
			1,362,000	00
Gross number and amount of contracts on foot at any time during 1915	258,692		483,004,000	00
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1915	4,048	9,236,000 00		
Contracts lapsed in 1915.....	11,549	16,006,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....	....	2,641,500 00		
Total deductions extended.....	15,597	27,884,000 00	15,597	27,884,000 00
Net contracts on foot at 31st December, 1915.....	243,095		455,120,000	00

V. ASSETS.

Cash value of real estate, less incumbrances	\$65,000 00
Cash value of bonds, etc.	4,379,473 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	
	W. & O. B. Fund.
American National Bank, Atlanta, Ga.	\$13,077 94
The American National Bank, Wilmington, N.C.	14,881 71
Boston Safe Deposit & Trust, Boston	11,793 58
National Shawmut Bank, Boston	10,017 29
National Exchange Bank, Baltimore	13,966 90
Mechanics Bank, Brooklyn	17,287 98
Central National Bank, Cleveland	10,307 37
First National Bank, Chicago	15,653 72
Merchants Loan & Trust Company, Chicago	14,866 21
People's State Bank, Detroit	16,331 99
The Bank of Toronto, Montreal	16,699 78
First National Bank, Minneapolis	11,029 81
First National Bank, New York	21,330 88
Garfield National Bank, New York	14,932 55
Lincoln National Bank, Pittsburg, Pa.	10,987 67
Market & Fulton National Bank, New York	23,172 75
Central National Bank, Philadelphia	12,505 82
First National Bank, Richmond, Va.	14,165 79
Mechanics-American National Bank, St. Louis	23,768 97
Merchants-Laclede National Bank, St. Louis	21,384 18
The Bank of Toronto, Toronto, Ont.	14,866 26
Broad Street National Bank, Trenton, N.J.	10,309 89
First National Bank, Utica, N.Y.	13,341 75
The National Bank of Westfield, N.Y.	26,759 91
Wells Fargo Nevada National Bank, San Francisco, Cal.	10,095 23
Slater Trust Company, Pawtucket, R.I.	10,699 77
State Bank of Evanston, Evanston, Ill.	9,198 31
Total	\$403,434 01
	General Fund.
National Shawmut Bank, Boston	\$4,531 30
Central National Bank, Cleveland	447 78
People's State Bank, Detroit	434 18
The Bank of Toronto, Montreal	2,349 69
Garfield National Bank, New York	3,680 19
Central National Bank, Philadelphia	685 40
First National Bank, Richmond, Va.	373 40
Mechanics-American National Bank, St. Louis	4,322 85
The Bank of Toronto, Toronto, Ont.	1,863 94
Broad Street National Bank, Trenton, N.J.	477 24
First National Bank, Utica, N.Y.	531 68
The National Bank of Westfield, N.Y.	2,381 86
Total	22,079 51
Contingent Fund of Supreme Officers	8,500 00
Emergency Fund	51,288 62
Provincial Treasurer, Quebec	5,000 00

Dues and assessments due and unpaid	717,544 63
Interest due and accrued on bonds	67,923 35
Interest due and accrued on bank balances and deposits.....	1,348 28
Total assets of Life Insurance Fund (not extended).....	\$1,098,254 26
Total assets of Emergency Fund (not extended).....	4,479,334 97
Total assets of General and other funds (not extended)...	229,047 16
Amount of liens secured by benefit certificates matured by death, unpaid.	66,423 73
All other assets	18,621 26
Total assets	<u>\$5,806,636 39</u>

VI. LIABILITIES.

Amount of claims admitted	\$213,671 66
Amount of claims supposed or reported or unadjusted	767,500 00
Amount of claims resisted (Classes D and E)	21,000 00
All other liabilities	2,600 54
Total liabilities	<u>\$1,004,772 20</u>

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1915.

Assessments for the purpose of Life Insurance Certificates are made monthly.

Twelve assessments were made during the year 1915.

The accounts and books of the Society were audited for the year 1915, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1915: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

No changes were, during 1915, made in the organization and management of the Society.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1915, 2,870.

Amount of insurance in force in Ontario at 31st December, 1915, \$5,894,500.00.

Number of members in Ontario who died in 1915, 67.

Amount of death benefits paid to Ontario members during 1915, \$151,329.14.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$573,106.62.

Half cash liens, 1914	\$5,488,159 25
Half cash liens, 1915	925,295 10
Interest—accumulations on liens	215,852 41

Cash received during 1915 from:

Dues	\$196,909 60
Assessments	7,507,728 71
Fines	566 90

Degrees and cards	3 00
Supplies sold	1,829 74
Interest and dividends	225,453 52
All other sources	4,726 47
Cash received from repayment of loans or investments (not extended)	\$642,757 20
Total cash receipts	<u>\$7,937,217 94</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses	\$20,619 83
Law costs	6,189 47
Registration fees, insurance departments	744 50
Investigating claims	1,035 32
Expenses annual meeting	22,679 36
Supplies bought	393 52
Travelling expenses	7,172 26
Rent, light, heat and taxes	6,518 53
Salaries, officers' and auditors' fees	29,687 50
Medical examiner	4,497 50
Clerk hire	58,633 72
Official Journal	22,171 82
Printing, stationery and advertising	14,144 04
Postage, telegrams and express	5,591 43
Other management expenses (detailed in memo)	14,173 92
Total expenses of management	<u>\$214,252 72</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	8,448,526 90
Half cash liens recovered at payment of death claim (not extended)	\$558,704 25
Half cash liens, lapses and cancellations (not extended)....	89,980 93
Half cash liens, account members in good standing, 31st December, 1915 (not extended)	5,914,197 85
Total expenditure	<u>\$8,662,779 62</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of Members.	Amount of Insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9,358	10,308,500 00	7,492 08	28	32,000 00
25-29.....	15,016	17,958,000 00	14,660 68	53	70,000 00
30-34.....	20,457	26,809,500 00	22,025 92	102	129,000 00
35-39.....	29,077	42,438,500 00	34,565 52	160	245,500 00
40-44.....	33,887	57,072,000 00	49,005 36	245	432,000 00
45-49.....	35,487	69,773,000 00	67,601 28	366	711,000 00
50-54.....	32,145	70,245,000 00	82,212 16	491	1,089,500 00
55-59.....	28,335	65,228,500 00	92,727 89	607	1,441,000 00
60-64.....	19,451	46,503,500 00	81,084 63	607	1,494,000 00
65-69.....	11,164	26,050,000 00	123,497 99	549	1,354,500 00
70-74.....	5,432	13,854,000 00	76,134 76	417	1,082,000 00
75-79.....	2,166	5,778,500 00	32,966 71	249	666,000 00
80-84.....	900	2,473,500 00	14,984 78	125	351,500 00
85 and over.....	220	627,500 00	3,792 20	49	138,000 00
Totals.....	243,095	455,120,000 00	702,751 96	4,048	9,236,000 00

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- Daniel P. Markey, Supreme Commander..... Detroit.
- L. E. Sisler, Supreme Record Keeper..... Detroit.
- J. B. McDannell, Trustee..... Buffalo.
- James F. Downer, Trustee..... Chicago.
- W. E. Blaney, Trustee..... Pittsburg, Pa
- R. B. Anderson, Trustee..... St. Louis, Mo.
- S. W. Trusler, Trustee..... Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	318,402		385,926,773	98
Add contracts taken during 1915, new or renewed.....	21,600		22,272,500	00
Gross number and amount of contracts on foot at any time during 1915	340,002		408,199,273	98
	Number.	Amount.		
Deductions :			\$	c.
Contracts matured in 1915 (Deaths)	3,765	4,954,694	62	
Contracts lapsed in 1915	27,676	30,001,257	77	
Total deductions extended.....	31,441	34,955,952	39	
Net contracts on foot at 31st December, 1915.....	308,561		373,243,321	59

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1915, was 12,283.

Number of members who died during 1915, 88.

Total amount of funeral benefits paid during 1915, \$4,400.00.

IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1915, 3,187.

Total amount of benefits paid, \$72,663.10.

Number of weeks' sickness experienced during 1915, 12,870.

Total amount of cash standing to credit of benefit fund, 31st December, 1915, \$30,798.82.

V. ASSETS.

Cash value of real estate	\$175,000 00
Bonds, etc.	12,944,748 89
Actual cash on hand, 31st December, 1915	1,225 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
Bankers' Trust Co., Buffalo N.Y.	25,000 00
First National Bank, New York	64,696 07
First and old Detroit National Bank, Detroit	282,777 53
Bank of Toronto, Toronto, Ont.	8,892 98
Southern Trust Co., Little Rock, Ark.	10,000 00
Commercial National Bank, Charlotte, N.C.	1,000 00
First National Bank, Oakland, Cal. (Savings Account)	1,796 80
First National Bank, Oakland, Cal.	2,770 11
Fort Dearborn National Bank, Chicago, Ill.	25,000 00
Liberty Savings Bank, Pittsburg, Pa.	25,000 00
Security Bank, Oakland, Cal.	1,061 20
Insurance Departments, Ontario and Quebec	10,000 00
Industrial Savings Bank, Flint (Savings Account)	51,194 08
Industrial Savings Bank, Flint	2,911 12
Dues and assessments, due and unpaid on certificates in force (estimated)	475,000 00
Interest due and accrued	298,580 42
Total assets of Relief Fund No. 1 (not extended)	\$54,378 46
Total assets Life Benefits Fund (not extended)	478,933 13
Total assets Sick and Funeral Fund (not extended)	30,798 82
Total assets General Fund (not extended)	120,135 13
Total assets Reserve Fund (not extended)	13,035,383 14
Total assets Relief Fund No. 2 (not extended)	1,168 23
Total assets Trust Fund (not extended)	2,911 12
All other assets (Furniture and Fixtures)	19,000 00
Total assets	<u>\$14,425,654 20</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$246,562 12
Amount of claims supposed or reported	159,000 00
Amount of claims resisted	28,500 00
Amount of sick and accident claims due and unpaid, 31st December, 1915.	764 50
Present value of deferred disability claims, payable in instalments	1,445,479 89
Amount of other liabilities	47,449 44
Total liabilities	<u>\$1,927,755 95</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1915:
In Ontario, none.

Assessments were made monthly in 1915.

Twelve assessments were made during the year 1915, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1915: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1915 in relation to insurance certificates or benefits.

No changes were, during 1915, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1915, 9,798.

Number of certificate holders in Ontario, 31st December, 1915, 9,630.

Amount of insurance in force at 31st December, 1915, \$10,240,000.00.

Number of members in Ontario who died during 1915, 111.

Amount of death benefits paid to Ontario members during 1915, \$126,486.73.

Amount of disability benefits paid to Ontario members during 1915, \$26,815.91.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13,193,398.28.

Cash received during 1915 from:

Certificate fees	\$3,243 00
Assessments	5,778,532 05
Per capita tax	407,132 29
Supplies sold	4,603 46
Rent	6,833 34
Interest	645,280 49
Official publication	1,694 96
Profits on bond sales	18,213 40
All other sources	8,270 18

Total receipts \$6,873,803 17

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915, for:

Per capita tax, etc.	\$314,255 86
Commission and organization expenses	152,922 79
Law costs	12,205 43
Registration fees	1,640 25
Investigation of claims	8,235 04
Expenses of meeting	51,565 05
Supplies bought	8,573 89
Travelling expenses	4,027 62
Rent, light, heat and taxes	10,846 87
Officers' salaries and auditors' fees	26,819 96
Medical Examiner's salary and expenses	7,815 93
Clerk hire	80,188 15
Printing official journal	60,731 84
Printing, stationery, etc.	20,694 62
Postage, telegrams and express	15,873 97
Premiums for guarantee of lodge officers	360 00
Actuary's fees	713 25
Furniture and fixtures	2,638 16
Other expenses	2,741 57

Total expenses of management	\$782,840 25
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	4,826,192 58
Sick and accident benefits	77,063 10
Total disability benefits	626,075 42
Gratuities to distressed members	9,904 66
All other expenditure	21,417 41

Total expenditure	\$6,343,493 42
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21,415	20,981,000 00	158,005 00	65	67,500 00
25-29.....	25,126	25,357,125 48	278,729 00	121	123,750 00
30-34.....	35,513	35,731,961 00	398,438 00	178	189,279 52
35-39.....	40,755	44,220,936 29	497,352 00	244	278,750 00
40-44.....	43,324	51,399,707 78	606,703 00	271	318,375 00
45-49.....	44,561	57,113,156 38	690,503 00	443	590,575 00
50-54.....	39,879	54,225,442 80	716,156 00	538	744,520 89
55-59.....	28,915	41,844,949 57	1,044,152 00	661	937,398 25
60-64.....	17,585	25,019,351 74	541,342 94	581	807,333 19
65-69.....	8,043	12,788,791 53	283,926 00	375	579,551 50
70-74.....	3,028	4,121,715 44	92,920 00	220	262,260 87
75-79.....	399	426,281 32	26,970 00	61	52,600 40
80-84.....	17	12,302 26	.....	7	2,800 00
85 and over.....	1	600 00	.....	.....	.....
Totals.....	308,561	373,243,321 59	5,335,196 94	3,765	4,954,694 62

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John A. Austin, Dominion CouncillorToronto, Ont.

C. VanNorman Emory, Dominion SecretaryHamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No. information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	5,288	5,736,500 00
Add contracts taken during 1915, new or renewed.....	337	303,500 00
Add amount by which various certificates were increased during 1915		23,000 00
Gross number and amount of contracts on foot at any time during 1915	5,625	6,063,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915 by death	63	81,000 00
Contracts surrendered for cash value ..	16	22,000 00
Contracts lapsed in 1915	413	378,000 00
Contracts reduced in 1915.....		2,500 00
Total deductions extended.....	492	483,500 00
Net contracts on foot 31st December, 1915	5,133	5,579,500 00
Number of certificate holders in good standing on 31st December, 1915	4,917	5,382,500 00
Number of certificates temporarily suspended at 31st December, 1915	216	197,000 00
Grand total of certificate holders 31st December, 1915.....	5,133	5,579,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,111.

Ten members of the Grand Council died in 1915, and funeral benefits were paid amounting to \$500.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1915 sick benefits to 222 members.

Amount paid for sick benefits, \$4,759.00.

The total number of weeks' sickness experienced was 999.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, was \$12,544.96.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$211,277 00
Bonds, etc.	168,657 67
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	49,527 93
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	10,320 27
Interest due or accrued	13,577 47
Other assets	5,494 77
Total assets Life Insurance Fund (not extended)	\$457,269 80
Total assets General Fund and other funds (not extended)	6,585 31
Total	<u>\$463,855 11</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$22,500 00
Amount of other claims	5,500 00
Total amount of all liabilities	<u>\$28,000 00</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1915.

The Society's books were duly audited during 1915 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1915 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.
 Number of members in Ontario, 31st December, 1915, 5,730.
 Number of certificate holders in Ontario, 31st December, 1915, 3,719.
 Amount of insurance in force in Ontario, 31st December, 1915, \$4,174,500.00.
 Number of members in Ontario who died in 1915, 49.
 Amount of death benefit claims paid to Ontario members during 1915, \$59,134.77.
 Amount of cash surrender values paid during 1915, \$5,510.03.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$33,714.04.

Cash received during 1915:

	Supreme Body.	Grand Body.
Certificate fees	\$52 00	.....
Assessment fees	6,726 15	.....
Assessment (beneficiary)	106,560 69	.....
Per capita tax and levies	1,228 30	\$3,542 09
Propagation fund	2,174 64	1,382 68
Supplies sold	438 51	282 57
Charter fees .....	.....	90 00
Interest and dividends	21,734 89	0 52
Guarantee premiums	96 75	.....
All other sources	235 27	852 01
Received from Investments (not extended), \$17,910.18.		
Sessional tax .....	.....	574 80
Total	\$139,247 20	\$6,724 67

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1915 for:		
Per capita tax, etc. ....	.....	\$1,559 39
Commission and organization expenses	\$2,684 65	1,906 22
Law costs	98 50	.....
Registration fees	60 00	.....
Interest	281 82	3 70
Expense annual or biennial meeting .....	.....	486 95
Supplies bought	637 60	158 00
Travelling expenses	92 55	64 28
Rent, light, heat and taxes	705 39	227 45
Managing officers' salaries and officers' and auditors' fees	1,980 00	1,670 00
Medical officers' salaries and expenses	134 20	.....
Clerk hire	530 00	796 00
Official journal	3,331 03	.....
Printing (other than official journal), stationery and advertising	416 00	234 50
Postage, telegrams and express	485 66	112 44
Premiums for guarantee	82 20	.....
Other management expenses detailed in memo.	556 64	317 49
Total expenses of management	\$12,076 24	\$7,536 42

(b) Miscellaneous Expenditure.

Cash surrender benefits	7,670 03	
Life insurance claims, other than endowments	80,071 85	
Funeral benefits		500 00
Sick benefits		4,759 00
Cash paid for investments, \$36,525.37.		
Grand totals	\$99,818 12	\$12,795 42

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	374	311,500 00	277 00	3	3,000 00
25-29.....	384	347,500 00	272 34	4	4,000 00
30-34.....	399	369,750 00	343 03	.....	.....
35-39.....	453	450,500 00	408 45	3	2,000 00
40-44.....	446	446,500 00	505 03	1	500 00
45-49.....	582	647,250 00	814 11	.....	.....
50-54.....	587	695,250 00	1,003 81	3	2,500 00
55-59.....	559	694,250 00	1,120 16	5	7,500 00
60-64.....	476	614,500 00	1,484 22	12	14,500 00
65-69.....	442	606,000 00	1,440 18	14	20,500 00
70-74.....	190	269,250 00	729 20	11	15,000 00
75-79.....	63	87,000 00	327 15	5	9,000 00
80-84.....	24	29,750 00	153 98	1	2,000 00
85 & over.....	9	10,500 00	78 60	1	500 00
Totals.....	4,988	5,579,500 00	8,957 26	63	81,000 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 59 Bond St., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois,
24th May, 1883.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas H. Cannon, High Chief RangerChicago, Ill.
Simeon Viger, Vice High Chief RangerLaurence, Mass.
Thos. F. McDonald, High SecretaryChicago, Ill.
Gustave Keller, High TreasurerAppleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1915.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$145,907,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount,	
			\$	c.
Contracts in force 31st December, 1914	143,914		146,876,500	00
Add contracts taken during 1915, new or renewed.....	7,316		6,315,750	00
Add amount by which various certificates were increased during 1915			29,500	00
Gross number and amount of contracts on foot at any time during 1915	151,230		153,221,750	00
		Number.	Amount.	
			\$	c.
Deductions :				
Contracts matured in 1915, death.....	1,488	1,591,500	00	
Contracts lapsed in 1915	5,742	5,660,750	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1915.....		62,500	00	
Total deductions extended.....	7,230	7,314,750	00	
		7,230	7,314,750	00
Net contracts on foot 31st December, 1915	144,000		145,907,000	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc.	\$5,427,813 55
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	36,809 26
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec	5,000 00
Interest due and accrued	91,297 56
Furniture and fixtures	5,933 00
Amount of all other assets	27,530 67
Total assets	\$5,599,384 04

VI. LIABILITIES.

Amount of claims admitted	\$6,451 65
Amount of claims supposed or reported	193,000 00
Amount of claims resisted	14,000 00
Total liabilities	\$213,451 65

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1915.

The Society's books were audited January and July, 1915.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1915 were as follows: L. A. Jones & Co., Chicago, and Barrow, Wade, Guthrie & Co., Chicago.

Certain changes were made during 1915 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1915, 8,983.

Number of certificate holders in Ontario, 31st December, 1915, 8,676.

Amount of insurance in force in Ontario at 31st December, 1915, \$9,017,000.00.

Number of members in Ontario who died during 1915, 77.

Amount of death benefits paid to Ontario members during 1915, \$97,097.33.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$132,971.24.

Cash received during 1915 from:

Assessments (mortuary)	\$2,180,372 63
Special assessment	144,172 25
Certificate fees	5,545 00
Supplies sold	3,561 43
Interest ..	216,562 20
Premiums for guarantee of lodge officers	4,443 07
All other sources	1,503 27
Cash received from repayment of loans or investments (not extended), \$85,000.00.	

Total receipts	<u>\$2,556,159 85</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

National Fraternal Congress and A. F. C. S.	\$1,506 77
Law costs	2,299 00
Registration fees, Insurance Departments	742 50
Medical examiners' salary and expenses	2,081 75
Investigation of claims	435 85
Travelling expenses	7,365 90
Hibernian Banking Association, custody of securities for 4 years..	400 00
Furniture and fixtures	328 15
Rent, light, heat, and fire insurance	4,854 60
Salaries, officers' and auditors' fees	18,894 59
Clerk hire	26,663 03
Official journal	27,585 85
Printing, stationery, and advertising	6,149 40
Postage, telegrams and express, telephone	5,378 58
Expenses of Annual or Biennial meeting	26,650 06
Actuary fees	314 15
Premium for guarantee High Court and Subordinate Court Officers..	1,500 00
Other management expenses	1,217 65

Total expenses of management	<u>\$134,367 83</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	1,565,683 20
Per capita tax or levies, other than for management	37,776 10
Expenditure, other than foregoing	7,294 94

Total expenditure	<u>\$1,745,122 07</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	14,354	13,103,500 00	154,213 13	45	41,000 00
25-29.....	18,565	17,565,500 00	167,913 20	71	71,750 00
30-34.....	19,563	19,105,500 00	225,393 84	113	113,500 00
35-39.....	20,390	20,484,250 00	274,077 36	120	123,500 00
40-44.....	20,091	20,672,750 00	309,164 36	164	174,000 00
45-49.....	19,125	20,194,500 00	328,690 28	212	235,250 00
50-54.....	15,008	16,362,500 00	303,938 48	243	268,000 00
55-59.....	10,280	11,397,500 00	240,259 84	223	255,000 00
60-64.....	4,672	5,078,000 00	122,523 30	163	172,500 00
65-69.....	1,513	1,508,000 00	41,393 28	88	88,000 00
70-74.....	323	320,000 00	9,289 80	31	34,000 00
75-79.....	114	113,000 00	3,450 72	14	14,000 00
80-84.....	1	1,000 00	32 52	.....	.....
85 & over.....	1	1,000 00	32 52	1	1,000 00
Totals.....	144,000	145,907,000 00	2,180,372 63	1,488	1,591,500 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1915, were as follows:

Thomas Towers, Grand Chancellor..... Hamilton.
James G. Wilson, Grand Vice-Chancellor..... Toronto.
Alf. W. Wilkes, Grand Prelate..... Hamilton.
Alex. Coulter, Grand Keeper of Records and Seal Toronto.
John Burns, Grand Master of Exchequer Niagara Falls.
C. Farquharson, Past Grand Chancellor..... Stratford.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1914	71,816	98,686,234 00
Add contracts taken during 1915	8,555	11,187,131 00
Add increase in paid-up and extended certificates.....	1,145	1,185,836 00
Gross number and amount of contracts on foot at any time during 1915	81,516	111,059,201 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1915,	979	1,615,974 89
Contracts lapsed in 1915	9,677	13,012,235 11
Total deductions	10,656	14,628,210 00
Net contracts on foot 31st December, 1915	70,860	96,430,991 00
In Ontario, 233.		
No. of deaths, 5.		
Benefits paid, \$8,500.00.		
Amount of insurance in force in Ontario, \$252,428 00		

VIII. CASH RECEIPTS.

Fees	\$53 54
Interest (bank)	1,623 25
Monthly payments	2,421,752 44
Income from investments	356,003 87
Other sources	10,412 09
Total receipts	<u>\$2,789,845 19</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,602,142 05
Printing, supplies and office expenses	93,211 16
Medical examinations	8,353 50
Organization	62,009 12
Adjusting claims	10,246 50
Depreciation in municipal bonds	9,222 74
Commission	117,571 61
All other expenditures	4,324 22
Total expenditure	<u>\$1,907,080 90</u>

Balance, receipts over expenditure, 1915	\$882,764 29
Balance on hand 31st December, 1914	6,884,794 75

Balance on hand, 31st December, 1915	<u>\$7,767,559 04</u>
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Deposited as follows:

Cash in bank	\$10,507 04
Cash in office	750 00
Bonds and securities	7,756,302 00
	<u>\$7,767,559 04</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,840 at 31st December, 1915.

Number of members of the Society who died during 1915, 25. Funeral benefits amounting to \$1,900.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915, 239.

Amount of benefits paid during 1915 in respect of sick members, \$5,608.56.

Number of weeks' sickness experienced in 1915, 1,626.

Amount paid for medical attendance during 1915, \$1,770.10.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$39,985.54.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1915	\$631 16	\$44,223 63
All other		18,378 05
Total assets	\$631 16	\$62,601 68

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$528 06
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VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on ———.

Books kept by the Society are as follows: Numerical Statements, Lodge Réceipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo, A. C. Barnsdale, Stratford, and W. H. Dennis, Hamilton.

Amount of Grand Treasurer's bond, ———.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$651.06.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Initiation and application fees		\$794 00
Per capita tax	\$3,779 50	
Dues		19,057 88
Assessments		332 45
Degrees and cards		1,456 60
Supplies sold	644 25	4 65
Rent		913 49
Interest		1,590 84
All other sources	13 00	790 62
Total receipts	\$4,436 75	\$24,940 53

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Commission and organization expenses	\$120 21	
Per capita tax and levies	280 84	\$3,468 60
Registration fee	25 00	—
Expenses of annual meeting	768 85	

Supplies bought	\$377 87	\$757 67
Rent, light, heat and taxes	43 00	3,764 52
Travelling expenses	403 00	
Salaries, officers' and auditors' fees	669 30	1,318 44
Official journal	315 00	
Printing, stationery and advertising	169 90	949 97
Postage, telegrams and express	253 68	601 16
Premiums for guarantee of lodge officers	30 00	
Total expenses of management	\$3,456 65	\$10,860 36

(b) Miscellaneous Expenditure.

Funeral benefits	775 00
Benefits to widows and orphans	1,125 00
Sick benefits	5,608 56
Medical attendance	1,770 10
Gratuities to distressed members	1,155 43
Other expenditures	1,000 00
Total expenditure	\$4,456 65 \$24,447 81

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.
(Fourth Class.)

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.
(Fifth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	901	1,009,500 00	21,093 63		
25-29.....	3,755	4,196,054 00	90,033 06	13	15,000 00
30-34.....	7,961	9,279,538 00	178,766 85	33	36,500 00
35-39.....	10,372	12,541,569 00	235,213 09	47	66,000 00
40-44.....	11,737	15,197,747 00	276,447 39	80	121,390 00
45-49.....	11,926	16,556,699 00	312,345 64	121	186,600 00
50-54.....	9,477	14,261,898 00	293,330 27	130	222,055 00
55-59.....	7,671	11,890,657 00	234,642 79	182	301,860 00
60-64.....	4,339	7,111,736 00	140,251 59	164	299,284 00
65-69.....	1,867	3,017,893 00	191,745 20	118	209,838 00
70-74.....	619	1,016,353 00	88,865 94	46	90,303 00
75-79.....	185	282,332 00	34,342 90	34	53,989 00
80-84.....	46	63,515 00	10,616 96	9	11,864 00
85 & over.....	4	5,500 00	1,354 63	2	1,500 00
Totals.....	70,860	96,430,991 00	2,109,049 94	979	1,616,183 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1915.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1915, were as follows:

James G. Cane, President	Toronto.
Alex. Cook, 1st Vice-President	Toronto.
C. J. Tuthill, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargant, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	1,115,080 49
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	8,788 53
Total assets	\$1,158,869 02

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1915.

No assessments are made.

The Society's books were duly audited on December 15th, 1915.

Books of record or account kept for the purpose of insurance contracts or benefits:

Insurance Register.

Names and post office addresses of the auditors for 1915 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1915, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 11,799.

Number of members whose mortuary benefits were paid in year ending 30th November, 1915, 107.

Amount of benefits paid during the year, \$73,142.95.

Amount of insurance in force 30th November, 1915, \$4,358,624.00.

5 F.S.

VIII. CASH RECEIPTS.

Cash balance from 1914, \$102.44.

Cash received during 1915:

Travelling certificates	\$110,230
Honorary certificates	7,750
Duplicate certificates	240
Interest and dividends	53,775
Rents	4,615
Investments repaid (not extended), \$5,224.28.	

Total receipts	<u>\$176,619</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Amount paid during 1915:

Commission expenses	\$2,178
Law costs	195
Expenses of annual meeting	150
Supplies bought	88
Travelling expenses	68
Rent, light, heat and taxes, etc.	5,034
Managing officers' salaries, etc.	3,916
Clerk hire	1,242
Printing and advertising	1,208
Postage and stationery, etc.	846
Other managing expenses	12,527
Total	<u>\$27,453</u>

(b) Miscellaneous Expenditure.

Life insurance claims	73,142
Investments (not extended), \$72,561.31.	95

Total expenditure	<u>\$100,596</u>
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LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rodolphe Bedard, President Montreal.
 J. A. Rouleau, Vice-President Montreal.
 Henri Roy, Secretary-Treasurer Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1914	40,095		31,597,860	25
Add contracts taken during 1915, new or renewed	4,195		2,510,474	00
Add amount by which various certificates were increased during 1915.			63,163	00
Gross number and amount of contracts on foot at any time during 1915	44,290		34,171,497	25
	Number.		Amount.	
			\$	c.
Deductions:				
Contracts matured in 1915.....	371		311,738	50
Contracts lapsed in 1915.....	2,085		1,464,852	00
Contracts reduced in 1915.....	....		90,704	69
Total deductions extended.....	2,456	1,867,295	19	
Net contracts on foot at 31st December, 1915.....	41,834		32,304,202	06

IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.

There were paid in 1915 sick benefits to 4,928 members.

Amount paid for sick benefits, \$151,336.13.

The number of weeks' sickness experienced in 1915, 30,267.

Total amount standing to the credit of the fund at 31st December, 1915, \$66,717.73.

V. ASSETS.

	Supreme Bod
Cash value of real estate	\$98,875
Mortgages on real estate	737,860
Bonds, debentures, securities	2,059,928
Actual cash in hand (other than in bank) held by Cashier	2,493 4
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que.	104,128 2
Hochelaga Bank, Montreal, Que., special deposit	5,000 0
National Bank, Montreal, Que.	14,420 3
Provincial Bank, Montreal, Que.	5,236 2
Dues and assessments, due and unpaid	21,764 6
Interest	29,273 5
Rent due	8 00
Local Lodges Fund	16,156 5
Furniture, etc.	11,650 00
Loan to members	125,005 22
Total	<u>\$3,231,800 56</u>

VI. LIABILITIES.

Amount of claims resisted	\$1,000 00
Amount of claims supposed, reported or unadjusted	23,750 00
Assessments paid in advance	3,275 97
All other liabilities	4,454 55
Total liabilities	<u>\$32,480 52</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District; \$1,000.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Case stands for trial.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1915 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1915 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1915, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1915, 1,399.

Number of certificate holders in Ontario at 31st December, 1915, 1,399.

Amount of insurance in force in Ontario, 31st December, 1915, \$1,177,220.00.

Number of members in Ontario died during 1915, 12.

Amount of death benefits paid to Ontario members during 1915, \$9,700.00.

Amount of sick benefits paid to Ontario members during 1915, \$4,716.33.

VIII. CASH RECEIPTS.

h balances from 1914 (not extended), \$152,681.37.

Supreme Body.

h received during 1915:

Dues	\$80,264 04
Assessments	666,072 48
Degrees and cards	3,289 65
Subscriptions to help members	371 68
Supplies sold, badges, etc.	1,948 60
Rent	961 00
Interest	126,249 31
Medical fees	1,022 85
Premiums for guarantee of officers	950 40
Loans to members	34,306 73
Received from investments (not extended), \$8,639.08.	

Total cash receipts	\$915,436 74
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

h paid during 1915:

Supreme Body.

Annual celebration	\$320 50
Commission and organization expenses	13,314 75
Law costs	1,667 78
Commission to collectors and banks	753 08
Help of Lodge members	762 00
Registration fees	574 50
Organizers' salaries	11,691 22
Actuary's fees	691 00
Supplies bought	2,111 30
Congress of Fraternities and General Council meetings	180 00
Expenses of General Meeting	1,088 30
Travelling expenses	5,326 85
Taxes, rent, light, heat and insurance	2,618 00
Salaries, officers' and auditors' fees	9,200 28
Medical examiner's salary and expenses	1,160 75
Clerk hire	17,852 34
Official journal	8,540 64
Printing, stationery and advertising	5,842 75
Postage, telegrams and express	2,019 39
Premiums for guarantee of officers	1,102 00
Miscellaneous	121 75
Subordinate medical expenses	113 65

Total expenses of management	\$87,052 83
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(b) *Miscellaneous Expenditure.*

Life insurance claims	\$295,014 50
Sick benefits	151,336 13
Old age benefits	100 00
Disability benefits	9,700 00
For investments, etc. (not extended), \$367,958.64.	

Total expenditure	\$543,203 43
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,094	4,029,816 50	37,134 68	22	16,250 00
25-29.....	6,024	4,345,378 50	45,612 27	17	12,250 00
30-34.....	6,093	4,614,190 25	54,432 18	34	24,587 00
35-39.....	5,468	4,185,567 00	57,856 80	21	18,500 00
40-44.....	4,807	3,781,875 75	60,331 70	39	33,034 00
45-49.....	4,590	3,810,320 31	70,510 44	32	25,619 00
50-54.....	4,099	3,482,992 25	73,661 58	54	47,662 50
55-59.....	2,731	2,357,318 50	57,607 77	46	41,145 00
60-64.....	1,421	1,245,616 00	33,329 21	53	43,691 00
65-69.....	421	383,733 00	11,612 81	23	23,000 00
70-74.....	65	51,194 00	2,246 14	7	5,800 00
75-79.....	19	14,800 00	1,118 58	.....	.....
80-84.....	2	1,400 00	55 63	2	800 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	41,834	32,304,202 06	505,509 79	350	292,338 50

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

O. Durocher, PresidentOttawa, Ont.
Chas. Leclerc, Secretary-TreasurerOttawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	27,898	28,505,900 00
Add contracts taken during 1915, new or renewed.....	2,396	1,705,550 00
Gross number and amount of contracts on foot at any time during 1915	30,294	30,211,450 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1915.....	180	186,180 00
Contracts lapsed in 1915.....	2,751	2,255,850 00
Total deductions extended.....	2,931	2,442,030 00
Net contracts on foot at 31st December, 1915.....	27,363	27,769,420 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1915, 112.
Amount paid in respect of deceased wives of members, \$9,650.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1915, 3,718.
Amount of sick benefits paid, \$109,405.62.
Number of weeks' sickness experienced during 1915, 21,117.
Amount paid for medical attendance: None.
Amount standing to credit of Sick Benefit Fund, \$24,580.12.

V. ASSETS.

Cash value of real estate, less encumbrances	\$80,600 00
Cash value of mortgages	22,898 88
Bonds, debentures, etc.	1,125,198 70
Cash on hand held by Cashier	121 86
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	10,016 70
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	1,407 12
Le Banque Provinciale, Ottawa	9,429 84
Dues and assessments due and unpaid	172 40
Interest due and accrued	36,117 45
Total assets, Insurance Fund (not extended)	\$666,124 00
Total assets, Sick and Funeral Fund (not extended)	24,580 12
Total assets, Guarantee Fund (not extended)	572,743 15
Total assets, General and other Funds (not extended)	4,794 25
All other assets	494,836 62
Total assets	<u>\$1,790,799 57</u>

VI. LIABILITIES.

Amount of claims admitted by the Society	\$23,250 00
Amount of claims for death of members' wives	750 00
Dues to heirs of the social class, payable weekly	201,945 89
Amount of Promissory Notes	57,307 73
Aggregate amount of other liabilities	37 35
Total liabilities	<u>\$283,290 97</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1915: None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1915, payable 1st of every month.

No changes were made in the organization or management of the Society during 1915.

The accounts were audited monthly.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.

Number of members in Ontario, 31st December, 1915, 7,114.

Amount of insurance in force in Ontario at 31st December, 1915, \$7,625,200.00.

Number of members in Ontario who died in 1915, 51.

Amount of death benefits paid to Ontario members in 1915, \$49,867.67.

Amount of disability benefits paid to Ontario members in 1915, \$1,688.20.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$18,937.71.

Cash received during 1915 from:

Application and initiation fees	\$32 25
Assessments and dues	508,327 26
Transfer fees, degrees and cards	617 00
Supplies sold	526 01
Rent	8,517 82
Interest and dividends	34,142 68
All other sources (detailed in memo.)	5,237 48
Cash received from payment of loans or investments (not extended), \$7,079.21.	

Total receipts	\$557,400 50
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915, for:

Collection of fees	\$28,037 77
Refund of deposits to refused applicants	926 79
Commission and organization expenses	18,438 42
Law costs	233 15
Registration fees	36 00
Investigation of Claims and Inspection	636 40
Banners and Badges	1,084 18
Valuation of Policies	3,075 00
Supplies bought	263 33
Travelling expenses	1,725 65
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	7,293 54
Clerk hire	12,655 61
Per Capita Tax to District Councils	2,773 40
Official journal	3,347 42
Printing and stationery	1,557 29
Postage, telegrams and express	2,785 19
Guarantee premiums	20 00
Other expenses	1,208 07

Total expenses of management	\$87,897 21
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(b) *Miscellaneous Expenditure.*

Life insurance claims	181,151 75
Advances to aged members	1,855 79
Sick benefits	109,405 62
Old age benefits	23,115 10
Members' wives' benefits	9,650 00
Redeemed policies	3,830 00
Total disability benefits	5,023 20
Maintenance and repairs of real estate; light, heat, taxes and insurance..	7,066 97
Refund of interest on purchase of bonds	1,750 28
Expenses, other than the foregoing (detailed in memo.)	1,365 65
For investments (not extended), \$120,529.98.	

Total expenditure	\$432,111 57
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ b.		\$ c.
16-24.....	5,396	4,376,150 00	7,293 12	27	22,250 00
25-29.....	5,111	5,092,250 00	7,099 98	30	30,700 00
30-34.....	4,594	4,860,800 00	6,791 90	22	23,250 00
35-39.....	3,807	4,133,900 00	6,092 75	24	26,000 00
40-44.....	2,892	3,123,400 00	5,005 99	11	14,500 00
45-49.....	2,103	2,311,400 00	3,983 02	12	14,500 00
50-54.....	1,567	1,674,050 00	3,016 33	11	10,750 00
55-59.....	1,011	1,177,460 00	2,242 90	16	18,000 00
60-64.....	601	712,260 00	1,488 02	9	10,000 00
65-69.....	203	234,930 00	536 54	13	11,920 00
70-74.....	65	60,510 00	142 48	3	3,200 00
75-79.....	7	7,200 00	13 09	2	1,110 00
80-84.....	5	4,110 00	7 31	.....	.....
85 and over.....	1	1,000 00	1 65	.....	.....
Totals.....	27,363	27,769,420 00	43,715 08	180	186,180 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

*To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. B. Cooper, Grand Master	Belleville.
William Brooks, Grand Secretary	Toronto.
W. J. McCormack, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1915: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1915, was 54,065.

The number of deaths in the Society in 1915, 455.

The amount of Funeral Benefits paid in 1915 in respect of deceased members was \$18,036.80.

Number of members' wives died in 1915 (estimated), 155.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,866.85.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$8,033.39.

Contingent Fund, applicable to any purpose of the lodge, \$15,463.87.

Widows' and Orphans' Fund, \$46,814.80.

Total cash standing to credit of General Benefit Fund at 31st December, 1915,

\$2,344,559.11.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1915, was 4,568.

The amount of benefits paid in 1915 in respect to sick members was \$122,745.03.

The number of weeks' sickness experienced in 1915 was 40,632. Amount paid for medical attendance during 1915, \$17,296.08.

Nursing, \$4,003.57.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$707,033 58
Amount of mortgages, etc. ....	.....	840,115 37
Cash in hands of Grand Secretary	\$54 50	.....
Amount of cash in Standard Bank, Toronto	10,592 88	.....
Amount of cash in various banks .....	.....	463,995 56
Cash in Dominion Bank,	6,528 53	.....
Tax due from lodges	18,922 75	.....
Dominion war loan	10,000 00	.....
All other assets	3,514 75	445,978 34
Total amount of assets	\$49,613 41	\$2,457,122 85

VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges	\$590 38	
Peace Monument Fund	49 72	
Balance due Subordinate Lodges	18 90	
Liabilities of Subordinate Lodges .....	.....	\$23,328 93
Tax due to Grand Lodge .....	.....	18,922 75
Balance due on war loan	8,685 50	.....
Balance and per capita to Home	5,407 50	.....
	\$14,752 00	\$42,251 68

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1915; and those of the Grand Lodge in June 1915.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.00.

Amount of bond of Grand Treasurer, \$10,000.00.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1914 (not extended), \$21,065.11.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1915 from:		
Initiation fees, degrees and cards		\$42,840 08
Dues and reinstatements		321,767 86
Per capita tax and Home Tax	\$37,863 90	
Fines	8 00	
Degrees and cards, Grand Lodge cards	8 00	
Charter fees	90 00	
Supplies sold	4,926 09	
Rent, interest and dividends		103,888 43
Interest	709 15	
Home tax		
Mileage and per diem refund	1,218 60	
All other sources	956 16	157,447 96
Total receipts	\$45,779 90	\$625,944 33

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax	\$150 00	
Registration fee	25 00	
Expenses of annual meeting	12,264 50	
Rent	1,000 00	
Supplies bought	3,800 40	
Salaries, officers' and auditors' fees	4,411 93	
Official journal	831 20	
Printing, stationery and advertising	1,379 16	
Postage, telephone, telegrams and express	692 01	
Travelling expenses	875 00	
Law costs (retaining fee)	100 00	
Office expenses	445 30	
Other management expenses (detailed in memo.)	2,351 09	\$164,072 78
Total expenses of management	\$28,325 59	\$164,072 78

(b) *Miscellaneous Expenditure.*

Funeral benefits	20,903 65
Benefits to widows and orphans	25,517 91
Sick benefits	112,748 69
Medical attendance and nursing	21,299 65
Gratuities—special relief	9,996 34

Donation—Ontario Government Hospital	\$1,000 00	.....
Ontario Oddfellows' Home	10,803 70	.....
Dues of members on active service	6,478 11	.....
All other expenditure	1,535 20	106,490 10
Grand total	\$48,142 60	\$461,029 11

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Receipts (dues and interest) and balance in bank, December 31st, 1915..	\$1,634 10
Expenses of management	104 26
Paid funeral benefits	500 00
Balance in bank and invested	3,029 84
Initiated	19
Died	5
Withdrawal	1
Suspended	10
Membership, 31st January, 1916	323

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1915.*

	Males.	Females.	Total.
Number of members, 31st December, 1914	4,619	7,489	12,108
Admitted during 1915	857	1,524	2,381
Total	5,476	9,013	14,489
Deduct	511	799	1,310
Membership, 31st December, 1915	4,965	8,214	13,179

RECEIPTS.

Dues	\$10,303 61
Initiations	2,151 45
Rents, etc.	279 35
Miscellaneous	2,996 89
Total	\$15,731 30

EXPENDITURE.

Relief of members	\$161 22
Relief of widows	27 35
I.O.O.F. Home	279 35
Special relief	497 03
Total	\$964 95

Amount paid out for working expenses, 1915	\$17,259 61
Assets:	
Invested fund of Rebekah Lodges	14,396 23
Cash on hand, Rebekah Lodges	9,321 32
Cash on hand of assembly	1,950 94
Total assets	<u>\$25,668 49</u>

(C) *The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1915.*

Number of members as from last report	8,215
Initiated during the year ending 31st December, 1915	531
Admitted by card during the year ending 31st December, 1915	37
Reinstated during the year ending 31st December, 1915	22
Total membership at any time during 1915	<u>8,805</u>

Deductions:

Withdrawn by card	54
Suspend by non-payment of dues	463
Suspended for cause	10
Deceased	87
Expelled	2
Errors in last report	2
	<u>618</u>

Net membership, 31st December, 1915	8,187
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Number of Patriarchs relieved in 1915	793
Relief to widowed families	\$225 00
Amount paid for burying the dead in 1915	709 75
Amount paid for special relief in 1915	142 91
Amount paid for relief of Patriarchs (sick benefits)	5,233 24
Total amount of relief paid	<u>\$6,310 90</u>

Receipts from all sources	\$24,980 30
Current expenses (Subordinates)	12,693 44
Cash assets (Subordinates)	25,622 45
Invested funds (Subordinates)	23,611 29

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1915.

Number of members died in 1915	2
Number of members, 31st December, 1915	52
Amount of cash received during the year 1915	\$2 55
Amount of expenses in management in 1915	0 17
Amount on hand, 31st December, 1915	58 98
Amount of call on each death	0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows.

H. C. Hocken, Grand Master Toronto.
James F. Harper, Grand Treasurer Hamilton.
W. M. Fitzgerald, Grand Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 38,862.

Number of members of the Society who died during 1915, 490.

Total amount of funeral benefits paid in 1915, in respect of deceased members,
\$1,356.75.

Amount standing to credit of Sick and Funeral Fund, \$36,884.69.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 157.

Total amount of benefits paid in 1915, in respect of sick members, \$2,649.00.

Number of weeks' sickness experienced in 1915, 897.

Amount paid for medical attendance during 1915, \$6,962.24.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1915	\$31 45
Cash on deposit, Bank of Hamilton, Hamilton	8,066 11
Total	<u>\$8,097 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for the year 1915, and the names and addresses of the auditors for 1915 are W. H. Taylor, Aurora, and A. A. Gray, Toronto. Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger. Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,799.84.

Cash received during 1915 from:

Per capita tax and levies	\$10,334 60
Interest and dividends	114 13
All other sources	212 00

Total	<u>\$10,660 73</u>
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VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Commission	\$3,204 50	
Registration fee	25 00	
Expenses of annual meeting	97 47	
Supplies bought	101 25	
Travelling expenses	181 00	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	1,230 00	
Printing, stationery and advertising	542 17	
Postage, telegrams and express	167 37	
Premium for guarantee of Lodge Officers	8 00	
Total expenses of management	<u>\$5,606 76</u>	

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management ..	\$1,546 25	
Sick benefits		\$2,649 00
Funeral benefits		1,356 75
Medical attendance		6,962 24
Expenses, other than foregoing detailed in memo.	1,210 00	
Totals	<u>\$8,363 01</u>	<u>\$10,967 99</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Phillips, Past Grand President	Toronto.
Samuel Pollock, Grand President	Toronto.
Loftus L. Reid, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
Robert Kerr, Grand Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1915, was 521.

Number of members who died during 1915, 13.

Total amount of funeral benefits paid during 1915, \$1,293.27.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1915, 6.

Amount of sick benefits paid in 1915, \$106.00.

Number of weeks' illness experienced in 1915, 34.

Amount paid for medical attendance during 1915, \$427.98.

Amount of cash standing to credit of general fund, \$2,006.66.

III. ASSETS.

Cash, 31st December, 1915, in Metropolitan Bank, Toronto	\$2,006 66
Total assets	<u>\$2,006 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1915, payable March, June, September and December.

The Society's accounts were duly audited February 19th, 1916.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1915: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1915, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), Grand Body, \$2,471.34; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1915 from:		
Dues . . . . .	.....	\$1,514 95
Application fees . . . . .	.....	101 00
Assessments	\$900 15	
Supplies sold	12 00	
Interest	30 77	
Total	<u>\$942 92</u>	<u>\$1,615 95</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Registration fee	\$3 00	
Expenses of meeting	9 07	
Travelling expenses	5 52	
Rent, light, heat, etc.	6 00	
Printing, stationery and advertising	51 75	
Postage, etc.	32 00	
Salaries	4 00	
Other management expenses	2 99	
Total expenses of management	<u>\$114 33</u>	

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,293 27	
Sick benefits . . . . .	.....	\$106 00
Medical attendance . . . . .	.....	427 98
Grand total	<u>\$1,407 60</u>	<u>\$533 98</u>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Guthrie, Chairman	Toronto.
Thos. Bustard, Secretary	Toronto.
Col. H. J. Grasett, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:	
Contracts in force 31st December, 1914	686
New contracts taken during 1915	85
	<hr/> 771

Deductions:

Contracts surrendered in 1915	73
Contracts matured in 1915	9
Contracts cancelled	8
	<hr/> 90

Net endowment contracts on foot 31st December, 1915.....	681
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V. ASSETS.

Mortgages	\$50,000 00
Bonds, debentures, etc.	457,091 32
Cash on deposit in Imperial Bank, Toronto	5,884 59,
Cash on deposit in City Treasury	82,962 79
	<hr/>
Total assets	\$595,938 70

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1915: ex-P.C. Welch, 144, vs. Toronto Police Benefit Fund—Suing for pension without deduction. Appellate Court; dismissed with costs.

Twelve assessments were made during the year 1915, payable the first day of each month.

The Society's accounts for the year 1915 were duly audited on the 5th day of February, 1916.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1915 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1915 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$211,685.66.

Cash received during 1915 from:

Assessments	\$53,704 43
Interest and dividends	17,420 21
Fines	550 76
Other sources	19,185 58
Cash received from investments (not extended), \$224,297.82.	

Total receipts	<u>\$90,860 98</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs and medical	\$504 81
Printing, stationery, etc.	304 50
Total expenses of management	<u>\$809 31</u>

(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof	33,203 48
Benefits to widows and orphans	4,000 00
Refund of sick stoppages	1,082 13
Refund criminal justice	761 93
Donation Red Cross Fund	3,104 25
Insurance premiums <i>re</i> military service	1,128 21
All other expenditure	100 04

Total expenditure	<u>\$44,189 35</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Clark, President	Hamilton.
Thomas A. Brown, Secretary	Hamilton.
George Simons, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
William Hay, Committeeman	Hamilton.
Charles Green, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 107.

Total amount of funeral benefits paid during 1915, \$1,000.00.

Number of members of the Society who died during 1915, 1.

V. ASSETS.

Cash value of mortgages	\$75,700 00
Bonds, debentures, etc.	10,000 00
Cash on deposit to Society's credit in Bank of Hamilton	5,580 25
Interest due	2,289 76
Total	<u>\$93,570 01</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1915. None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.

Twenty-four assessments were made during 1915.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1915 were duly audited 19th January, 1916,

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$6,880.95.

Cash received during 1915 from:

Assessments	\$8,360 81
Interest	4,761 42
Repayment of loan, \$2,100.00.	

Total receipts	<u>\$13,122 23</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries and auditors, etc.	35 00
Printing	19 11
	<u>\$57 11</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,000 00
Pensions to members	2,065 82
For investments (not extended), \$13,400.00.	

Total expenses	<u>\$3,122 93</u>
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LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

Robert Egelton, Chairman	London.
Cecil McRoberts, Secretary	London.
W. T. Williams, Treasurer	London.

V. ASSETS.

Bonds, debentures, etc.	\$60,322 09
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	5,310 28
Total assets	<u>\$65,632 37</u>

IV. LIABILITIES.--None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1915 were duly audited, January, 1916.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1915: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1915.

Number of members on 31st December, 1915, 50.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$11,392.03.

Cash receipts for 1915:

Assessments	\$3,075 47
Interest and dividends	2,835 85
All other sources	668 50
From investments (not extended), \$7,000.00.	

Total receipts	<u>\$6,579 82</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration	\$3 00
<hr/>	
Total expenses of management	\$3 00

(b) *Miscellaneous Expenditure.*

For investments, etc. (not extended), \$19,658.57.

Total expenditure	\$3 00
<hr/>	

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society, at the 31st December, 1915, were as follows:

H. B. MacKenzie, President	Montreal, Que.
J. Dodds, Vice-President	London, England.
J. Anderson, Trustee	Montreal, Que.
O. R. Rowley, Trustee	Montreal, Que.
H. A. Harvey, Trustee	Montreal, Que.
J. McEachern, Trustee	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	\$25,000 00
Cash value of bonds, debentures, etc.	278,206 75
Cash in deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	18,436 98
Total assets	<u>\$321,643 73</u>

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1915 on the 2nd November, 1915.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1915 were as follows: Price Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$28,500.55.

Cash received during 1915 from:

Interest	\$16,601 42
Subscriptions from married members, and fees from unmarried members	13,144 45
Donations from Bank	7,862 76
Cash received from repayments of loan (not extended), \$265.78.	

Total receipts	<u>\$37,608 63</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$4 00
Registration fee	10 00
War tax	0 66

Total expenses of management	<u>\$14 66</u>
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(b) Miscellaneous Expenditure.

Benefits to widows and orphans	\$8,329 41
Other expenditure	1,044 26
For investments, etc. (not extended), \$38,549.65.	

Total expenditure	<u><u>\$9,388 33</u></u>
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TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Elliott, President	Toronto.
E. G. How, Treasurer	Toronto.
Samuel Hadden, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,067.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in 1915, \$350.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1915, \$2,371.35.

II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 74.

Amount of sick benefits paid in 1915, \$1,520.00.

Number of weeks' sickness experienced in 1915, 349.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank)	\$2,381 35
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1915 quarterly.

Names and addresses of auditors for 1915 were as follows: A. Fletcher, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.00.

Amount of bond of Treasurer, \$400.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,912.35.

Cash received during 1915 from:

Dues	\$2,116 66
Assessments	30 00
Interest	129 44
Other sources (International Union)	2,800 00
Total receipts	<u>\$5,076 10</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$1,520 00
Funeral benefits (\$2,800.00 paid by International)	3,150 00
Total expenditure	<u>\$4,670 00</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Davis, PresidentToronto.
 John T. Body, Vice-PresidentToronto.
 A. J. Saunders, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 189.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 36.
 Amount of benefits paid in 1915, \$707.00.
 Number of weeks' sickness experienced in 1915, 152.
 Balance to credit of fund, \$839.44.

III. ASSETS.

Cash in Imperial Bank	\$839 44
Total	<u>\$839 44</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 6th January, 1916.
 The books of account kept by the Society are: Cash Book and Record Book.
 Names and addresses of auditors of accounts for 1915: Geo. A. Rumsby and O. Gammond, Toronto, Ont.
 Assessments are made weekly and are payable each Saturday.
 Number of assessments made during 1915, 42.
 No changes were, during 1915, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$834.69.

Cash received during 1915 from:

Dues	\$756 75
Interest	20 00
	<hr/>
Total receipts	\$776 75
	<hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries	61 00
Postage, etc.	1 00
	<hr/>
Total expenses of management	\$65 00

(b) Miscellaneous Expenditure.

Sick benefits	707 00
	<hr/>
Total expenditure	\$772 00
	<hr/>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Gardner, President	Hamilton.
Wm. H. Simons, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

Four members died during 1915, and funeral benefits were paid amounting to \$420.00.

Amount standing to credit of Funeral Benefit Fund, \$1,150.39.

II. SICK BENEFITS.

Amount paid for medical attendance	\$94 00
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III. ASSETS.

Cash on hand	\$2 20
Cash deposited with the Hamilton Provident and Loan Society	1,148 19
Total assets	<u>\$1,150 39</u>

IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1915, none.

V. MISCELLANEOUS.

The Society's accounts were duly audited on 17th June, 1915, and 19th January, 1916. Names and post office address of the auditors for 1915: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. No changes were made in the by-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,408.94.

Cash received during 1915 from:

Initiation fees	\$3 00
Dues	228 05
Donations	161 00
Interest	43 19
All other sources	40 55
	<hr/>
Total receipts	\$475 79
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission	\$40 25
Travelling expenses	5 50
Registration fee	3 00
Salaries	29 21
Rent	15 00
Printing, etc.	19 50
Postage	9 99
Other expenditures	97 89
	<hr/>
Total management expenses	\$220 34

(b) *Miscellaneous Expenditure.*

Funeral benefits	420 00
Medical attendance	94 00
	<hr/>
Total expenditure	\$734 34
	<hr/> <hr/>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. N. Deitsch, PresidentToronto.
 J. Seymour, TreasurerToronto.
 H. Tindale, Rec. SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 54.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid in respect of deceased members, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 4.
 Amount of sick benefits paid during 1915, \$141.00.
 Number of weeks' sickness experienced during 1915, 36.
 Amount paid for medical attendance during 1915, \$867.50.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$3,584.59.

III. ASSETS.

Cash on hand	\$9 90
Cash in Home Bank of Canada	3,574 69
Total assets	<u>\$3,584 59</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 8th January, 1916.

Names and addresses of the auditors of accounts for 1915: George Stroud and Thos. Watts, Toronto.

No changes were, during 1915, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,380.97.

Cash received during 1915 from:

Initiation fees	\$40 00
Dues	319 64
Interest	104 27

Total receipts	<u>\$463 91</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	18 00
Salaries	8 00
Postage and printing	11 79
Supplies bought	5 00

Total expenses of management	<u>\$45 79</u>
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(b) Miscellaneous Expenditure.

Sick benefits	141 00
Medical attendance	67 50
Other expenditure	6 00

Total expenditure	<u>\$260 29</u>
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TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James Scott, PresidentToronto.
W. D. Robins, Financial SecretaryToronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer
(Labor Temple)Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,996.

Number of members who died during 1915, 7.

Amount of funeral benefits paid in respect of deceased members, \$3,100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 427.

Total amount of benefits paid in 1915 in respect of sick members, \$5,666.57.

Number of weeks' sickness experienced in 1915, 1,048 3-7.

Amount paid for medical attendance during 1915, \$1,521.25.

Amount standing to credit of Sick Fund, 31st December, 1915, \$1,240.66.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1915	\$1,240 66
Total	<u>\$1,240 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS

Dues are paid monthly.

The Society's books were audited for 1915 on the last day of March, June, September and December.

Name and address of auditor for 1915 was as follows: Geo. Cooney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1915 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1914, \$1,579.98.

Cash received during 1915 from:

Dues	\$6,848 50
International Union	3,100 00
Total receipts	<u>\$9,948 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	\$3,100 00
Sick benefits	5,666 57
Medical attendance	1,521 25
Total expenditure	<u>\$10,287 82</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, King and Simcoe Sts., Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

William C. Jex, President, Dominion ExpressToronto.
 W. M. Carruthers, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,016.
 Number of members who died during 1915, 2.
 Amount of funeral benefits paid, \$300.00.
 Cash standing to credit of Funeral Benefit Fund, \$951.45.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
 Number of members who received sick benefits in 1915, 209.
 Total amount of sick benefits paid in 1915, \$4,986.35.
 Number of weeks' sickness experienced in 1915, 713.
 Total amount of cash standing to the Credit of Sick Benefit Fund at 31st December, 1915, \$4,097.01.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$4,097 01
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	951 45
Total assets	<u>\$5,048 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1915.

The Society's books were duly audited on January 10th, 1915.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1915 were as follows: C. A. Girvin, Jas. Basnett, and A. H. McInnis, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1914, \$4,858.36.

Cash received during 1915 from:

Dues	\$5,991 00
Initiations	95 50
Interest	116 35
Total receipts	<u>\$6,202 85</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	456 00
Printing, stationery and advertising	132 90
Guarantee for Secretary-Treasurer	5 00
Postage	15 00
Slips returned, etc.	107 50
Total expenses of management	<u>\$726 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	4,986 35
Total expenditure	<u>\$6,012 75</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Metcalf, President	Toronto.
J. G. Grey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1915, 72.
Number of members who received sick benefits during 1915, 9.
Total amount of sick benefits paid during 1915, \$149.01.
Number of weeks' sickness experienced during 1915, 37½.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$173.97.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$173 97
Total assets	<u>\$173 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five members of the Society died in 1915.
Assessments were made for the purpose of benefits monthly, and special assessments when required.
Five such assessments were made during the year 1915.
The Society's books were duly audited January, April, July, and October, 1915.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the auditors for 1915 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.64.	
Cash received during 1915 from:	
Assessments ..	\$88 50
Interest ..	6 35
Donation from firm	22 49
Total ..	<u>\$117 34</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:	
Registration fee	\$3 00
Secretary	12 00
<hr/>	
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	149 01
<hr/>	
Total expenditure	\$164 01
<hr/>	

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Leo. Matthew, President	Woodstock.
W. Holmes, Vice-President	Woodstock.
F. F. Dickerson, Secretary-Treasurer	Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none.
 Amount of funeral benefits paid during 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 45.
 Number of members who have received sick benefits during 1915, 9.
 Number of weeks' sickness experienced during 1915, 45%.
 Amount paid in respect of sick members during 1915, \$119.00.
 Amount paid for medical attendance, \$27.12.
 Total amount of cash standing to credit of fund at 31st December, 1915, \$12.97.

III. ASSETS.

Cash in Royal Bank, Woodstock	\$12 97
Total assets	<u>\$12 97</u>

IV. LIABILITIES.

Funeral benefits unpaid, December 31st, 1915, none.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
 The accounts were audited on the 4th February, 1916.
 Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 Certain changes were made in the Constitution during 1915.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$1.59.

Cash received during 1915 from:

Assessments	\$165 00
Total receipts	<u>\$165 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration	\$3 00
Salaries	<u>4 50</u>
Total expenses of management	\$7 50

(b) Miscellaneous Expenditure.

Sick benefits	119 00
Medical attendance	<u>27 12</u>
Total expenditure	<u>\$153 62</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wedlake, Honorary President	Brantford.
H. Attwell, President	Brantford.
L. Brown, First Vice-President	Brantford.
E. Vivian, Second Vice-President	Brantford.
E. L. Kirkpatrick, Secretary	Brantford.
P. M. Yule, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 442. Number of members who died during 1915, one; and funeral benefits were paid amounting to \$40.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$616.83.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixty-five members received sick benefits during 1915, amounting to \$1,062.41.

Number of weeks' sickness experienced in 1915, 268.

III. ASSETS.

Cash in Bank of Montreal, Brantford	\$616 83
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 25th, 1916.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1915: G. G. Kew and W. B. Seace, Brantford.

No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.86.

Cash received during 1915 from:

Assessments	\$1,445 25
Interest and dividends	13 96
All other sources	7 33
Total	\$1,466 54

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Printing, stationery and advertising	5 00
Officers' salaries, etc.	121 64
Postage	2 07
Other expenses	0 45
Total	\$132 16

(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	1,062 41
Gratuities	75 00
Grand total	\$1,309 57

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Yarrow, PresidentToronto.
H. Meade, SecretaryToronto.
J. Pollard, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1915, 81.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 10.

Amount paid for sick benefits during 1915, \$105.50.

Number of weeks' sickness experienced in 1915, 30 1-6.

Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 18th, 1915.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1915 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$150.50.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues	236 75
Interest	10 17
Total	\$254 92

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Premium for guarantee of officers	2 50
Postage	1 00
Total expenses of management	\$26 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	105 50
Dividend	93 42
Total expenditure	\$255 42

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Orillia, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Col. M. K. Adams, Grand Master..... Picton.
D. H. Church, Grand SecretaryOrillia.
Mrs. George F. Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was about 5,500.
Total number of members who died during 1915, 30.
Amount of funeral benefits paid in respect of deceased members in 1915, \$1,600.00.
Cash standing at credit of Funeral Fund at 31st December, 1915, \$1,090.89.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.
Number of members who received sick benefits during 1915, 21.
Amount of benefits paid in 1915 in respect of sick members, \$252.00.
Number of weeks' sickness experienced in 1915, 93.
Amount paid for medical attendance, \$186.00.
Total amount standing to credit of Sick Benefit Fund, \$629.90.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Cash on hand	\$297 80	
Bank of Nova Scotia, Toronto	1,127 70	
All other assets	1,500 00	
Total	\$2,925 50	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1915, payable the 1st of each month.

The books and accounts were duly audited on 16th July, 1915.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1915: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the constitution and rules during 1915.

VII. CASH RECEIPTS.

Grand Body.

Cash balances from 1914 (not extended), \$1,022.95.

Cash received during 1915 from:

Dues	\$56 25
Assessments	2,098 15
Per capita tax and levies	1,287 63
Charter fees	173 00
Supplies sold	459 76
Interest	23 90
All other sources	0 75
Total receipts	\$4,099 44

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Subordinate

Grand Body. Lodges.

Cash paid during 1915 for:

Commission	\$137 75	
Registration fee	25 00	
Annual meeting	15 00	
Supplies bought	233 81	
Interest	20 30	
Travelling expenses	148 00	
Salaries, officers' and auditors' fees	920 00	
Rent, etc.	1 25	
Printing, stationery and advertising	305 60	
Postage, telegrams and express	120 16	
Premiums for guarantee of lodge officers	2 50	
Other expenditures	167 52	
Total management expenses	\$2,096 89	

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,600 00	
Sick benefits		\$252 00
Medical attendance		186 00
Total expenditure	\$3,696 89	\$438 00

LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1915, were as follows:

Wm. M. Fitzgerald, President	Toronto.
Mrs. J. Reynolds, Secretary	Hamilton.
Mrs. Geo. F. Burnett, Treasurer	Toronto.

CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,020.22.

Cash received during 1915 from:

Interest and dividends	\$57 69
Donations	12,668 11
Total receipts	<u>\$12,725 80</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Mortgage and interest	\$1,330 00
Supplies bought	920 63
Travelling expenses	274 80
Rent, light, heat and taxes	402 29
Salaries	2,302 00
Printing, etc.	223 00
Postage, telephones, telegrams and express	182 22
Premiums for guarantee of officers	5 00
Other management expenses	3,061 45
Total expenses of management	<u>\$8,701 39</u>

(b) Miscellaneous Expenditure.

Medical attendance	37 75
Total expenditure	<u>\$8,739 14</u>

ASSETS.

Real estate, less incumbrances	\$18,500 00
Bank of Nova Scotia, Toronto	6,006 88
All other assets	2,500 00
Total	<u>\$27,006 88</u>

LIABILITIES.

Mortgage	\$5,000 00
Unpaid accounts and salaries	375 00
Total	<u>\$5,375 00</u>

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Wm. H. Hoop, President Winnipeg, Man.
 Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1914	980
Add contracts taken during 1915, new or renewed	227
	<hr/>
Gross number on foot at any time during 1915	1,207
Contracts matured in 1915*	8
Contracts lapsed in 1915	25
Contracts surrendered	1
	<hr/>
Total deductions	34
	<hr/>
	34
Net contracts on foot 31st December, 1915	1,173
	<hr/>
Number of certificates temporarily suspended	1

III AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$3,600 73
	<hr/>
Total assets	\$3,600 73

VI. LIABILITIES.—None.

*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

Eight assessments were made during 1915.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1915 on January 23rd, 1916.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1915: Frank Secord and H. S. Tipple, Toronto.

Number of members in Ontario, 392.

Number of members in Ontario who died during 1915, 3.

Amount paid as death claims to Ontario members, \$2,440.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$3,254.67.

Cash received during 1915 from:

Assessments	\$7,641 75
Per capita tax and levies	317 91
Interest	94 31
Supplies sold	21 75
Total receipts	\$8,075 72

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Supplies bought	168 52
Salaries	140 88
Printing	40 00
Postage, telegrams and express	30 76
Total expenses of management	\$390 16

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	\$7,339 50
Total expenditure	\$7,729 66

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	91	90,750 00	680 50	.....	.....
25-29.....	257	249,750 00	1,875 50	3	2,861 50
30-34.....	296	289,000 00	2,165 00	.....	.....
35-39.....	194	190,000 00	1,424 50	.....	.....
40-44.....	50	48,750 00	365 00	2	2,000 00
45-49.....	65	64,000 00	479 50	1	500 00
50-54.....	83	82,250 00	616 50	1	978 00
55-59.....	67	66,250 00	496 50	.....	.....
60-64.....	39	36,500 00	273 50	.....	.....
65-69.....	17	16,000 00	120 00	1	1,000 00
70-74.....	7	7,000 00	52 50	.....	.....
75-79.....	4	4,000 00	30 00	.....	.....
80-84.....	2	2,000 00	15 00	.....	.....
85 & over.....	2	2,000 00	15 00	.....	.....
Totals.....	1,174	1,148,250 00	8,609 00	8	7,339 50

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Wm. Christie, President	Toronto.
J. J. Hayes, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
G. Murray Hartwell, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1915, was 264.

Number of members who died during 1915, 6.

Total amount of funeral benefits paid in 1915, \$750.00.

Cash in Funeral Benefit Fund, 31st December, 1915, \$505.13.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands	\$32 45
Cash on deposit in Imperial Bank	472 68
Total	<u>\$505 13</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Seven assessments were made during 1915.

The Society's accounts were duly audited on December 27th, 1915.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1915: W. L. Allwell and M. C. Willmott, Toronto.

No changes were made in relation to insurance certificates in 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$849.35.

Cash received during 1915 from:

Assessments	\$417 75
Interest	16 85
Total	<u>\$434 60</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Secretary's salary	25 00
Postage	0 82

Total expenses of management	\$28 82
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(b) Miscellaneous Expenditure.

Funeral benefits	750 00
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Total expenditure	\$778 82
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 THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 915 King Street West, Toronto.

 Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas DeRose, President	Toronto.
Jas. P. Hannigan, 1st Vice-President	Toronto.
E. Gray, 2nd Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1915, 1,700.

Number of members who died during 1915, 8.

 Total amount of funeral benefits paid in 1915, in respect of deceased members,
\$450.00.

Number of members' wives who died in 1915, 4.

Amount of funeral benefits paid in 1915 in respect of deceased wives, \$120.00.

Amount at the credit of the General Fund at 31st December, 1915, \$1,317.34.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1915, 285.

Total amount of sick benefits paid in 1915, \$3,032.50.

Number of weeks' sickness paid in 1915, 1,010 5-6.

Nothing was paid out for medical attendance during 1915.

III. ASSETS.

Cash in Dominion Bank, Toronto	\$1,317 34
Total assets	<u>\$1,317 34</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1915 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1915.

The accounts were audited July 8th, 1915, and January 13th, 1916.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1915 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$935.39.

Cash received during 1915 from:

Assessments	\$4,318 95
Interest	33 95
Total	<u>\$4,352 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee (renewal)	\$10 00
Printing	4 85
Postage	2 60
Travelling expenses (car tickets)	49 00
Managing officers' salaries and officers' and auditors' fees	150 00
Other management expenses	152 00
Expenses of management	<u>\$368 45</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	570 00
Sick benefits	3,032 50
Total expenditure	<u>\$3,970 95</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY
OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Eugene E. Uptgrove, President	Brantford.
Chas. F. Johnson, First Vice-President	Brantford.
Geo. Adkins, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 706.

Number of members of the Society who died in 1915, 5.

Funeral benefits were paid in 1915, amounting to \$240.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1915, 62.

Total amount of sick benefits paid in 1915, \$946.85.

Number of weeks' sickness experienced in 1915, 240.

Total amount to credit of the Sick Benefit Fund at 31st December, 1915, \$961.48.

III. ASSETS.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	961 48
Other assets	12 58
Total assets	<u>\$1,474 06</u>

IV. LIABILITIES.

Liabilities	\$48 00
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V. MISCELLANEOUS.

Thirteen assessments were made in 1915 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1915 were as follows:

J. E. Denton and S. G. Macklin, Brantford.

Certain changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$422.38.

Cash received during 1915 from:

Dues	\$1,796 95
Interest on bond	42 50
All other sources	48 00
Total receipts	<u>\$1,887 45</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$8 50
Registration fee	10 00
Officers' and auditors' fees	130 50
Printing, stationery, etc.	10 50
Total expenses of management	<u>\$159 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	946 85
All other sources	2 00
Total expenditure	<u>\$1,348 35</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Wm. Frost, President	Woodstock.
Henry Pearson, Treasurer	Woodstock.
B. C. Parker, Secretary	Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 179.

Number of members who received benefits during 1915, 42.

Total amount of benefits paid in 1915, \$441.70.

Number of weeks' sickness experienced in 1915, 129.

Total amount of cash standing to credit of Sick Benefit Fund, \$326.52.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	\$326 52
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Five such assessments were made during 1915.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited June, 1915.

The names and post office addresses of the auditors for 1915 were as follows: Geo. Coleman and J. V. Spedding, Woodstock.

No changes were made during 1915 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$453.11.

Cash received during 1915 from:

Application fees	\$91 00
Assessments	335 55
Interest	11 61

Total receipts	<u>\$438 16</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$1 00
Registration fee	3 00
Supplies bought	20 15
Officers' and auditors' salaries	71 00
Printing, etc.	1 15
<hr/>	
Total expenses of management	\$96 30

(b) Miscellaneous Expenditure.

Funeral wreaths	12 00
Sick benefits	441 70
Refund to members	8 75
Oxford Patriotic Association	6 60
<hr/>	
Total expenditure	\$564 75

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Luke Williams, President	Ottawa.
D. Doherty, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 82.

Number of members who died during 1915, 3.

Funeral benefits amounting to \$60.00 were paid.

Total amount of cash standing to credit of General Fund, \$299.48.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 7, amounting to \$210.00.

Number of weeks' sickness experienced during 1915, 70.

Amount paid for medical attendance in 1915, \$67.12.

Total amount cash standing to credit of General Fund, December, 1915, \$299.48.

III. ASSETS.

Cash on hand	\$0 51
Bank of Ottawa (General Fund)	299 48
Bank of Ottawa (Special Fund)	106 50
Bank of Ottawa (Beneficiary Fund)	381 17
Other assets	100 00
Total assets	<u>\$887 66</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1915.

The Society's books were duly audited February 8th, 1916.

The names and post office addresses of the auditors for 1915 were as follows:
C. Merrifield and J. Scott, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

Certain changes were made in the Constitution, Rules or By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$926.35.

Cash received during 1915 from:

Advance assessment	\$1 00
Dues	370 90
Initiation fees	1 00
Assessments	252 00
Interest	26 04
Investments (not extended), \$422.50.	

Total receipts	\$650 94
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	30 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	9 49
Supplies bought	56 00

Total expenses of management	\$184 49
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(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	268 00
Funeral benefits	60 00
Sick benefits	210 00
Medical attendance	67 12
For investments (not extended), \$310.84.	

Total expenditure	\$789 61
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Francesco Vapotilano, President	Toronto.
S. Agliarolo, Vice-President	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street	Toronto.
G. Parisi, Corresponding Secretary	Toronto.
Angelo Petti, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1915, was 29.

No members died during 1915.

Total amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 11.

Number of weeks' sickness experienced during 1915, 39 4-7.

Amount paid for sick benefits during 1915, \$197.91.

Amount paid for medical attendance, \$42.75.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$92.39.

III. ASSETS.

Cash in Bank of Toronto	\$92 39
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1915.

The books of the Society were duly audited December 31st, 1915.

Names and addresses of the auditors for 1915 were: Geo. Parisi and V. Genovese, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$177.05.

Cash received during 1915 from:

Application fees	\$0 50
Dues	202 80
Supplies sold	75
Interest	3 45
Total	<u>\$207 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	18 00
Officers' salaries	12 00
Postage, etc.	2 25
Printing, etc.	11 00
Supplies bought	5 25
Total management expenses	<u>\$51 50</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	197 91
Medical attendance	42 75
Total expenditure	<u>\$292 16</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1915, were as follows:

H. Tansley, President	Hamilton.
C. Buckingham, Vice-President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
K. Knudsen, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 280.
 Number of members who died during 1915, 2.
 Amount of funeral benefits paid during 1915, \$80.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 30.
 Amount of benefits paid in 1915, \$512.71.
 Number of weeks' sickness experienced in 1915, 108.
 Cash to credit of fund at 31st December, 1915, \$83.70.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$83 70
Total assets	<u>\$83 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.
 Seven assessments were made during the year 1915.
 The accounts of the Society were duly audited for the year 1915, January 11th, 1916.
 Names and addresses of the auditors for the year 1915: Walter Turnbull and J. Blythe, Hamilton.
 Books of record or account kept: Cash, Record, Dues and Benefit Book.
 No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$220.61.	
Cash received during 1915 from:	
Assessments and dues	\$405 05
Donation	135 00
Total receipts	<u>\$540 05</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	40 00
Postage, etc.	1 25

Total expenses of management	\$44 25
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(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	512 71
Gratuities	40 00

Total expenditure	\$676 96
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HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Robert Davis, President	Hamilton.
James G. Jenks, Vice-President	Hamilton.
H. P. Heath, Secretary	Hamilton.
I. W. Monk, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 500.

Two members died during the year 1915.

Amount of funeral benefits paid during 1915, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1915, 120.

Amount paid for sick benefits during 1915, \$2,023.40.

Number of weeks' sickness experienced during 1915, 412.

Amount paid for medical attendance during 1915, \$674.50.

Amount of cash standing to credit of Sick Fund, \$1,123.56.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$123 56
Bond	1,000 00
Total	<u>\$1,123 56</u>

IV. LIABILITIES.—\$49.50.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

The books of record and account are: Cash Book and Cheque Book.

The accounts of the Society were audited quarterly in 1915.

Names and addresses of the auditors for 1915: P. Erskine and P. R. Dean, Hamilton.

No changes were, during 1915, made in the by-laws in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,170.17.

Cash received during 1915 from:

Dues	\$3,048 00
Interest	60 00
Total receipts	<u>\$3,108 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	3 00
Interest	3 40
Officers' salaries and officers' and auditors' fees	274 00
Printing	1 35
Postage and war tax	1 56
Total expenses of management	<u>\$286 31</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Medical attendance	674 50
Sick benefits	2,023 40
Gratuities to distressed members	54 90
Other expenses	15 00
Total expenditure	<u>\$3,204 11</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1915, were as follows:

R. C. Moore, President	Toronto.		
H. H. Abbs, Vice-President	Toronto.		
T. Jeffery, Secretary-Treasurer	Toronto.		
M. J. O'Grady,.....	Board of Management.....	{	Toronto.
J. Pollock.....			Toronto.
W. Denning.....			Toronto.
W. Pyley.....			Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Two members died during the year 1915. Amount of funeral benefit paid, \$200.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1915, \$1,247.81.

II. SICK BENEFITS.

Number of members who received sick benefits in 1915, 12.

The total amount of benefits paid in 1915 was \$235.00.

Number of weeks' sickness experienced in 1915, 47.

The total amount paid for medical fees: None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1915	\$1,247 81
Total	<u>\$1,247 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited April 1st, 1915, and January 6th, 1916.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1915 were: E. H. Leman and F. Williams, *The Globe*.

During 1915 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,169.26.

Cash received during 1915 from:

Initiation fees	\$4 25
Dues	384 50
Interest and dividends	248 60
<hr/>	
Total	\$637 35

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies	1 60
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	10 00
Postage	5 00
<hr/>	
Total expenses of management	\$123 60

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	235 00
All other expenditure	20
<hr/>	
Grand total	\$558 80
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THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1915, were as follows:

Harry E. Godwin, President	Toronto.
Wm. Croft, Vice-President	Toronto.
Chas. W. Long, Secretary-Treasurer	Toronto.
Robert Reid, Director	Toronto.
Wm. Reid, Director	Toronto.
Edward D. Watson, Director	Toronto.

I. FUNERAL BENEFITS.

No members died during 1915.
Amount of funeral benefits in 1915, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, was 80.
Sick benefits are undertaken by the Society.
Seventeen members received sick benefits during 1915.
Total amount of benefits paid in 1915 in respect of sick members, \$381.50.
Number of weeks' sickness experienced, 54 5-7.
Amount paid for medical attendance, none.
Amount standing to credit of General Fund, 31st December, 1915, \$540.91.

III. ASSETS.

Cash value of debentures	\$517 25
Cash in Dominion Bank, 31st December, 1915	540 91
	<hr/>
	\$1,058 16

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1915.
Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.
The Society's books were audited for 1915 on 14th January, 1915.
Names and addresses of auditors for 1915 were as follows: C. K. McKay and W. J. Lennox, Toronto.
No changes were made in the By-laws of the Society during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$459.30.

Cash received during 1915 from:

Dues.	\$425 25
Interest	44 91
Total receipts	<u>\$470 16</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$0 25
Registration fees	3 00
Total expenses of management	<u>\$3 25</u>

(b) Miscellaneous Expenditure.

Sick benefits	381 50
Refunds	3 80
Investments (not extended), \$517.25.	
Total expenditure	<u>\$388 55</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1915, were as follows:

John A. Fuhrman, President	Berlin.
Geo. Lachenbaner, Vice-President	Berlin.
Jacob Gies, Recording Secretary	Berlin.
A. L. Hergott, Financial Secretary	Berlin.
Geo. B. Fischer, Treasurer	Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 451.

One member of the Society died during 1915.

Amount paid for funeral benefits during 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 59.

Amount paid for sick benefits, \$915.25.

Number of weeks' sickness experienced during 1915, 229.

Amount paid for medical attendance during 1915, nil.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$2,041.08.

III. ASSETS.

Notes	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account)	2,041 08
All other assets	23 15
Total	<u>\$4,064 23</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were duly audited for 1915 on December 31st, 1915.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1915 were as follows:

W. Winter and Jacob J. Gies, Berlin. .

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,596.29.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues	1,376 50
Fines ..	25 50
Supplies sold	85
Interest ..	132 10
Forfeits ..	50
 Total receipts	 \$1,543 45

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent ..	25 00
Salaries ..	106 00
Postage ..	5 41
 Total expenses of management	 \$139 41

(b) *Miscellaneous Expenditure.*

Church service	7 50
Sick benefits	915 25
Funeral benefits	25 00
All other	11 50
 Total expenditure	 \$1,098 66

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.
One member died during 1915.

Funeral benefits paid during 1915, \$50.00.

No member's wife died during 1915.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Benefit Fund, \$506.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 44.

Sick benefits amounting to \$132.00 were paid.

Cash standing to credit of Sick Fund, \$1,608.10.

III. ASSETS.

Cash value of mortgages	\$1,600 00
Cash value of notes	125 00
Cash in Home Bank of Canada	351 89
Cash on hand	37 31
Total assets	<u>\$2,114 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1915.

The Society's accounts were audited 25th February, 1916.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915, R. L. Archambault, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,923.55.

Cash received during 1915 from:

Initiation fees	\$3 00
Dues	288 60
Interest	122 05
Repayment of loan (not extended), \$50.00.	

Total receipts	\$413 65
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat, etc.	6 00
Salaries	24 00
Postage, etc.	2 00
Other expenditure	5 00

Total expenses of management	\$41 00
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(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	132 00

Total expenditure	\$223 00
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THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. E. Verity, Honorary President	Brantford.
Harry Bond, President	Brantford.
G. F. Griffin, First Vice-President	Brantford.
John Kerr, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
Verity Plow Company, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 280.

Number of members who died during 1915, 2.

Amount paid for funeral benefits, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 62.

Amount of benefits paid during 1915, \$756.69.

Number of weeks' sickness experienced in 1915, 211½.

Total amount to credit of Sick Benefit Fund, \$304.92.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$304 92
Other assets	5 50
Total	\$310 42

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1915, 14.

The Society's accounts were audited January 24th, 1916.

Names and addresses of the auditors of accounts for 1915: H. W. Styles and Harry Bond, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

Certain changes were made during 1915 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$153.72.

Cash received during 1915 from:

Dues	\$1,094 25
Interest and dividends	15 64
Total	<u>\$1,109 89</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	8 50
Total expenses of management	<u>\$142 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	60 00
Sick benefits	756 69
Grand totals	<u>\$958 69</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Frank Beninger, PresidentFormosa.
Mike Weis, Vice-PresidentFormosa.
Mathew Weller, Secretary and TreasurerFormosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 42.
No members died during 1915.
Amount paid for funeral benefits, nil.
Number of members who received sick benefits in 1915, 3.
Number of weeks' sickness experienced in 1915, 20½.
Amount of benefits paid in 1915 to sick members, \$63.00.
Total amount of cash standing to credit of fund at 31st December, 1915, \$688.75.

III. ASSETS.

Actual cash on hand 31st December, 1915	\$21 55
Cash in bank (Molson's), Formosa	667 20
Total assets	<u>\$688 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1915.
The books and accounts of the Society were duly audited January 10th, 1916.
The books of record or account kept by the Society are: Ledger and Members' Roll Book.
The names and addresses of the auditors for 1915 were: Anthony Opperman and Domonie Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$610.51.	
Cash received during 1915 from:	
Application fees	\$15 00
Dues	123 00
Interest	17 99
Total receipts	<u>\$155 99</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Salary of Secretary-Treasurer	7 00
Rent, etc.	1 80
Postage, telegrams and express	20
Other expenses	25

Total expenses of management	\$12 25
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(b) Miscellaneous Expenditure.

Sick benefits	63 00
Other expenditure	2 50

Total expenditure	\$77 75
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CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. G. Kingston, PresidentOttawa.
A. W. Grant, TreasurerOttawa.
W. J. Lynch, SecretaryOttawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1915, \$114,600.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914.....	381	\$ 89,150 00
Add contracts taken during 1915, new or renewed.....	108	27,000 00
Add amount by which various certificates were increased during 1915.....		
Gross number and amount of contracts on foot at any time during 1915	489	116,150 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915.....	6	\$ 1,300 00
Contracts lapsed in 1915.....	1	250 00
Total deductions extended.....	7	1,550 00
Net contracts on foot at 31st December, 1915.....	482	114,600 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$10,189 50
Cash in Bank of Montreal, Ottawa	1,087 85
Dues and assessments due and unpaid	47 19
Interest due and accrued	133 18
Total	<u>\$11,457 72</u>

VI. LIABILITIES.—\$200.00.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1915, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 31st January, 1916.

Names and post office addresses of the auditor for 1915 were as follows: J. B. St. Laurent, H. V. Rorke and A. M. Deschenes, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 462.

Number of members who died, 6.

Amount paid in respect of deceased members, \$1,100.20.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.07.

Cash received during 1915 from:

Application fees	\$180 00
Assessments	2,609 53
Interest and dividends	451 43
Total receipts	<u>\$3,240 96</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	120 00
Premium for Guarantee of Officers	5 00
Printing, etc.	13 50
Total expenses of management	<u>\$141 50</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	1,100 00
Investments (not extended), \$1,093.46.	
Total expenditure	<u>\$1,241 50</u>

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. E. Fraser, President	Hamilton.
Peter F. Monte, Vice-President	Hamilton.
A. Marshall, Secretary	Hamilton.
J. L. Hopkin, Treasurer	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 2,100.

Ten members died during 1915.

Amount of funeral benefits paid during 1915, \$1,600.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 392.

Amount paid for sick benefits during 1915, \$4,570.00.

Number of weeks' sickness experienced during 1915, 1,189.

Amount paid for medical attendance during 1915, \$2,044.12.

Amount of cash standing to credit of Sick Fund, \$657.92.

III. ASSETS.

Cash value of bond	\$4,000 00
Cash in Bank of Hamilton	657 92
Total , ,	<u>\$4,657 92</u>

IV. LIABILITIES.—\$300.00.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

Number of assessments made during 1915, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1915: L. J. Hendelong and A. Smith, Hamilton.

No changes were made in the By-laws in relation to Death Benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$252.58.

Cash received during 1915 from:

Dues	\$9,846 10
Interest and dividends	248 36
Donation	75 00
All other sources	11 00
Total receipts	<u>\$10,180 46</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Officers' salaries and officers' and auditors' fees	730 00
Expenses of annual meeting and other meetings	18 00
Printing, etc.	3 50
Postage, etc.	15 00
Total expenses of management	<u>\$776 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,600 00
Sick benefits	4,570 00
Medical attendance	2,044 12
Hospital expenses	784 50
For investments (not extended), \$4,000.00.	
Total expenditure	<u>\$9,775 12</u>

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. Feighen, President	Toronto.
G. L. Kingdon, Secretary	Toronto.
R. Dimond, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 230.
Three members died during 1915.

Funeral benefits paid in 1915, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 158.

Number of weeks' sickness experienced during 1915, 549.

Sick benefits amounting to \$2,197.46 were paid.

Amount paid for medical attendance, \$773.48.

Cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$599.77.

III. ASSETS.

Cash on hand	\$13 35
Cash in Imperial Bank, Toronto	586 42
Total assets	<u>\$599 77</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.

The Society's accounts were audited July and December, 1915.

The books of record kept are a Cash Book, Receipt Book, and Minute Book.

Names and addresses of the auditors for 1915: J. Milloy and J. Cheatle, Toronto.

No changes were made in the Constitution and By-laws during 1915.

Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,073.77.

Cash received during 1915 from:

Dues	\$3,012 78
Interest	17 26
Total receipts	<u>\$3,030 04</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 10
Investigation of claims	13 50
Travelling expenses	5 00
Expenses of Annual Meeting	3 50
Salaries	64 00
Supplies bought	44 00
Total expenses of management	<u>\$133 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Medical attendance	773 48
Sick benefits	2,197 46
British Red Cross	250 00
Total expenditure	<u>\$3,504 04</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Bronkstein, President.....	Toronto.
A. Edson, Treasurer.....	Toronto.
J. Steiner, Financial Secretary.....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1915, was 407.

Number of members who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$200.00.

Number of members' wives died during 1915, 1.

Amount of funeral benefits paid, \$50.00.

Eleven members' children and twelve members' parents died during 1915, and funeral benefits amounting to \$158.00 were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fifty-nine members received sick benefits during 1915, amounting to \$900.00.

Number of weeks' sickness experienced during 1915, 188.

Amount paid for medical attendance, \$1,600.07.

Amount of cash standing to credit of the fund, \$3,735.60.

III. ASSETS.

Cash value of real estate.....	\$3,075 00
Cash on hand.....	58 42
Cash in various banks.....	4,585 32
Total	<u>\$7,718 74</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1915. The accounts of the Society were audited every quarter during 1915.

Names and post office addresses of auditors: J. Romm, M. Zimmerman and M. Finkelstein, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914, \$4,513.66.

Cash received during 1915 from:

Application fees	\$44 00
Initiation fees	22 50
Dues.....	3,382 57
Per capita tax	617 00
Supplies sold	37 30
Donations.....	36 56
Medical fees	1,447 88
Interest.....	102 64
All other sources	394 45
Total.....	<u>\$6,084 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies bought	36 60
Rent.....	250 45
Salaries.....	478 00
Printing.....	74 00
Postage and stationery	143 96
Other expenses	96 60
Total management expenses	<u>\$1,082 61</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	158 00
Benefits to widows and orphans.....	250 00
Medical attendance	1,600 07
Sick benefits	900 00
Gratuities to distressed members.....	940 95
Special medical attendance	158 06
Other expenditures	365 13
Invested (not extended), \$500.00.	

Total expenditure	<u>\$5,454 82</u>
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UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 88 Church Street, Toronto, Ont.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. P. Lynch, President.....Toronto.
C. W. Hebel, Vice-President.....Toronto.
J. Pamphilon, Secretary-Treasurer.....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 296.
Number of members of the Society who died during 1915, 4.
Total amount of funeral benefits paid during 1915, \$2,200.00.
Number of members' wives died during 1915, 1.
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 66, amounting to \$1,875.25.
Number of weeks' sickness experienced during 1915, 375.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto.....	\$26 27
Total.....	\$26 27

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made in 1915.
The books and accounts were audited monthly during 1915.
Names of auditors: W. Robinson, A. McDonald, and W. Bellman.
Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,665.63.

Cash received during 1915 from:

Initiation fees	\$38 00
Dues.....	5,350 75
Assessments.....	857 25
Other Unions	1,150 00
Fines ..	7 80
Interest and dividends	15 36
Cash received from repayment of loans (not extended), \$134.10.	

Total receipts	\$7,419 16
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax for management	\$94 80
Registration fee	3 00
Supplies.....	3 55
Rent, fuel, light and taxes.....	214 54
Salaries, officers' and auditors' fees.....	1,152 28
Printing, stationery and advertising.....	333 25
Postage, telegrams and express	16 95

Total expenses of management.....	\$1,818 37
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	200 00
Funeral benefits	2,240 00
Out of work benefits	2,058 00
Total disability benefits	500 00
Sick benefits	1,875 25
Loans to travelling members	501 00

Total expenditure	\$9,192 62
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LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Mrs. G. O. Akerley, Grand Mistress St. John, N.B.
Mrs. Robert Gordon, Grand Secretary..... Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer Ottawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 4,030.
Number of members who received sick benefits during 1915: No information.
Total amount of sick benefits paid in 1915, \$34.00.
Number of weeks' sickness experienced in 1915: No information.
Amount paid for medical attendance in 1915, \$280.38.

III. ASSETS.

Cash in Dominion Bank, Ottawa	\$3,367 09
Total assets	<u>\$3,367 09</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited April 30th, 1915.
Names and addresses of auditors of accounts of 1915: A. Gordon and Wm. Chenery,
Toronto, Ont.
Amount of bond Secretary, \$500.00.
Amount of bond Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914: \$261.23.	Grand Lodge.
Cash received during 1915 from:	
Per capita tax and levies	\$1,209 04
Charter fees	210 00
Supplies sold	259 30
Interest	11 20
Total receipts	<u>\$1,689 54</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	Grand Lodge.	Subordinate Lodges.
Charter fees	\$63 00	.....
Expenses of meeting	5 15	.....
Commission	134 70	.....
Travelling expenses	282 00	.....
Registration fee	25 00	.....
Supplies bought	242 50	.....
Clerk hire	10 00	.....
Postage, telegrams and expenses	150 91	.....
Salaries	350 00	.....
Printing	136 00	.....
Premiums for guarantee of Lodge officers	5 00	.....
Total expenses of management	\$1,404 26	.....

(b) *Miscellaneous Expenditure.*

All other expenditure	192 50	.....
Sick benefits .....	.....	34 00
Medical attendance .....	.....	280 38
Total expenditure	\$1,596 76	\$314 38

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office: 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1915, were as follows

James Mahoney, President	Toronto.
William Benny, Vice-President	Toronto.
Thomas H. Eagen, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

DIRECTORS.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Libby	West Toronto.
T. Bates	West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 173.

Number of members who died in 1915, 2.

Funeral benefits paid in 1915, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Amount of sick benefits paid during 1915, \$302.50.

Number of weeks' sickness experienced in 1915, 71.

Total amount to credit of General Fund, from which all claims are paid, \$242.17

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto	\$242 17
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1915 were audited on February 3rd, 1916.

No changes were made during 1915 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.

Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$276.57.

Cash received during 1915:

Dues	\$390 40
Interest	5 70
Total receipts	<u>\$396 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	302 50
Total expenditure	<u>\$430 50</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Joseph Sauriol, PresidentToronto.
 Peter C. Werthner, Secretary, 547 Broadview AvenueToronto.
 Louis Dubois, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 58.
 Number of members who died during 1915, none.
 Amount paid for funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1915, 13.
 Amount paid for sick benefits during 1915, \$228.76.
 Number of weeks' sickness experienced in 1915, 45 4-7.
 Amount paid for medical attendance, \$28.00.
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$794.09.

III. ASSETS.

Cash on hand	\$33 02
Cash in bank	761 07
Total	<u>\$794 09</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1915, payable weekly.
 The Society's accounts were audited in July, 1915, and January, 1916.
 Names and addresses of the auditors of accounts for 1915: John J. Brady, and W. J. Kamm, Toronto.
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$761.07.

Cash received during 1915:

Dues	\$281 80
Interest	20 98
Doctor's fees	28 00
Total receipts	<u>\$330 78</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915. for:

Registration fee	\$3 00
Officers' salaries	36 00
Other expenses	2 00
Total expenses of management	<u>\$41 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	228 76
Medical attendance	28 00
Total expenditure	<u>\$297 76</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

G. Altilia, PresidentToronto.
R. V. Glionna, TreasurerToronto.
G. Bagnato, SecretaryToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1915, was 26.
No members died during 1915.
Total amount paid for funeral benefits, none.
Cash standing to credit and Funeral Benefit Fund, \$590.81.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1915, 5.
Total amount of sick benefits paid in 1915, \$80.05.
Number of weeks' sickness experienced in 1915, 23.
Amount paid for medical attendance during 1915, \$61.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$590 81
Total assets	<u>\$590 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1915.
The books of the Society were audited 25th February, 1916.
Names and addresses of the auditors: D. A. G. Glionna and G. Corsi, Toronto.
No changes were made during 1915 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$817.91.

Cash received during 1915 from:

Dues	\$195 00
Supplies sold	40 95
Total receipts	<u>\$235 95</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	210 00
Rent, etc.	26 00
Secretary's salary	7 00
Printing, etc.	6 26
Other expenditure	69 75
Total expenses of management	<u>\$322 01</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	80 05
Medical attendance	61 00
Total expenditure	<u>\$463 06</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. A. Sullivan, President	Hamilton.
F. Hough, Financial Secretary	Hamilton.
F. Fortier, Treasurer	Hamilton.
G. H. Willson, Recording Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 347.
Number of members who died in 1915, 2.
Funeral benefits paid in respect of deceased members, \$1,400.00.
Two members' wives died during 1915.
Amount paid in respect of deceased wives, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1915, 41.
Total amount of sick benefits paid during 1915, \$963.90.
Number of weeks' sickness experienced in 1915, 192¼.

III. ASSETS.

Cash on hand	\$22 04
Cash in Bank of Hamilton	2,409 11
Total	<u>\$2,431 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1915.
The Society's accounts were audited monthly during 1915.
The books kept are Day Book and Ledger.
Name and post office address of the auditor for 1915: E. Jennings, Hamilton.
Amount of bond of Secretary, \$300.00.
Amount of bond of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,929.47.

Cash received during 1915 from:

Initiation fees	\$34 50
Dues	4,583 70
Assessments	608 00
Fines	3 00
Interest	56 08
All other sources	513 00
<hr/>	
Total receipts	\$5,798 28
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	3 00
Rent, etc.	120 00
Postage, etc.	38 20
Supplies bought	3 95
Printing, stationery and advertising	307 95
Managing officers' salaries and officers' and auditors' fees	782 80
Premiums for guarantee of lodge officers	10 00
<hr/>	
Total expenses of management	\$1,265 90

(b) Miscellaneous Expenditure.

Per capita tax or levies	1,229 80
Sick benefits	963 90
Funeral benefits	1,490 00
Gratuities to distressed members	1,268 00
Other expenditure	79 00
<hr/>	
Total expenditure	\$6,296 60
<hr/>	

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas M. Harris, Grand PresidentToronto.
 Robert Scollard, Grand SecretaryToronto.
 J. H. Barber, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1915, was 197.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1914, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$1,586.34.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1915, 22.

Total amount of benefits paid in 1915, \$368.00.

Number of weeks' sickness experienced in 1915, 90.

Total amount paid for medical attendance during 1915, \$223.75.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1915, \$453.47.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1915.....	\$1 00	\$44 90
Cash in Dominion Bank	788 35	.....
Cash in Home Bank, Toronto .....	.....	197 87
Cash in Bank of Hamilton, Hamilton .....	.....	210 70
Cash in Home Bank, Toronto (Building Fund)	895 91
Furniture, supplies, etc. (\$755.00).		

Total assets	\$1,685 26	\$453 47
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IV. LIABILITIES.

Unpaid death claim	\$300 00
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V. MISCELLANEOUS.

Five assessments were made during the year 1915, payable on the 1st January, April, July, October and December.

The books were duly audited for 1915 on the 31st July, 1915.

Names and addresses of the auditors for 1915: H. G. Reynolds, Hamilton; F. M. McAuliffe, Toronto.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1915 no changes were made in the Constitution.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,376.28.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.
Dues . . . . .	.....	\$1,045 25
Initiation fees . . . . .	.....	7 50
Per capita tax	\$63 60	27 15
Assessments	233 00	222 25
Supplies sold	4 05	.....
Interest	48 12	10 89
All other sources . . . . .	.....	62 01
	<u>\$348 77</u>	<u>\$1,375 05</u>

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:		
Per capita tax for management . . . . .	.....	\$63 60
Registration fee	\$3 00	.....
Expenses of biennial meeting	2 70	.....
Rent, light, heat and taxes . . . . .	.....	199 75
Salaries	54 00	55 00
Printing, stationery and postage	5 00	16 29
Supplies bought . . . . .	.....	4 05
Total expenses of management	<u>\$64 70</u>	<u>\$338 69</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00	
Gratuities . . . . .	.....	10 00
Assessments paid to Grand Union . . . . .	.....	233 00
Sick benefits . . . . .	.....	368 00
Medical attendance . . . . .	.....	223 75
Other expenditure . . . . .	.....	133 55
Building Fund Committee . . . . .	.....	189 68
Totals	<u>\$464 70</u>	<u>\$1,496 67</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. S. Woodland, President	Toronto.
John R. Aylett, Vice-President	Toronto.
John E. Lamb, Secretary	Toronto.
Albert Burton, Treasurer	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1915, 54.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1915.

Total amount of benefits paid in 1915 in respect of sick members, \$107.34.

Number of weeks' sickness experienced, 39 5-7.

III. ASSETS.

Cash on hand	\$1 50
Cash in Home Bank, 31st December, 1915	309 74
Total Assets	<u>\$311 24</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1915 on January 12th, 1916.

Names and addresses of auditors for 1915 were as follows: Ralph Smith and John Ragen, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

Certain changes were made in the Constitution during 1915.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$259.01.

Cash received during 1915 from:

Application fees	\$9 50
Dues	96 75
Interest	7 97
Donation	50 00
Total receipts	<u>\$164 22</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	
Registration fee	\$3 00
Rent	1 50
Postage	15
<hr/>	
Total expenses of management	\$4 65

(b) *Miscellaneous Expenditure.*

Sick benefits	107 34
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Total expenditure	\$111 99
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GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Hoffman, Noble Master.....Hamilton.
 H. Elkind, Vice-Noble MasterHamilton.
 H. R. Balinson, Financial and Recording Secretary.....Hamilton.
 M. Goldberg, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 95.

Number of members who died in 1915, none.
 Amount paid for funeral benefits during 1915, none.
 Number of members' wives who died in 1915, none.
 Number of members' children who died in 1915, none.
 Funeral benefits paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of persons who received sick benefits during 1915, 10.
 Amount of sick benefits paid during 1915, \$64.00.
 Number of weeks' sickness experienced during 1915, 16.
 Amount paid for medical attendance, \$158.00.
 Amount of cash standing to credit of fund, \$1,148.50.

III. ASSETS.

Real estate	\$ 193 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton	1,148 50
Other assets	123 40
Total assets	<u>\$1,464 90</u>

VI. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1915.
 Books kept by the Society: Ledger, etc.
 The books of the Society were audited quarterly. Names of auditors, D. Kauffman and L. Berkovitz, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$931.98.

Cash received during 1915 from:

Application fees	\$5 75
Initiation fees	3 00
Dues	727 72
Assessments	7 60
Buttons	2 25

Total receipts	<u>\$746 32</u>
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VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax, etc.	\$40 00
Registration fee	3 00
Law Costs	50 00
Printing, etc.	10 25
Postage	14 29
Expenses of annual meeting	9 86
Supplies bought	48 40
Rent, etc.	50 00
Cemetery	11 85

	<u>\$237 65</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (burial)	4 00
Sick benefits	64 00
Medical attendance	158 00
Gratuities to distressed members	60 00
All other expenditure	6 15

Grand totals	<u>\$529 80</u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Nelson Bigras, President	Ottawa.
J. T. Lemay, Recording Secretary	Ottawa.
Joseph Saint-Germain, B.A., Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.
 Number of members of the Society who died in 1915, 5.
 Total amount of funeral benefits paid in respect of deceased members was \$1,999.75.
 Number of members' wives deceased in 1915, 3.
 Amount of funeral benefits paid in respect of deceased wives, \$225.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1915, \$4,092.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915, 42.
 Amount of sick benefits paid in 1915, \$1,153.45.
 Number of weeks' sickness experienced in 1915, 288½.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	\$8,957 45
Actual cash in hand at 31st December, 1915	97 48
Other assets	1,078 19
Total assets	<u>\$10,133 12</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1915 were as follows: P. N. Chapman,
 Hull, Que., and Francois Fortin, Jr., Gatineau Point, Que.
 Books of account kept by the Society are: Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$9,189.09.

Cash received during 1915 from:

Per capita tax and levies	\$3,313 35
Interest and dividends	278 71
Degrees and cards	3 50
Other sources (detailed in memo.)	169 30
Total receipts	<u>\$3,764 86</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	223 03
Printing, stationery, etc.	35 99
Postage, etc.	7 70
Premiums for guarantee of lodge officers	5 00
Total expenses of management	<u>\$364 72</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	225 00
Funeral benefits to members	1,999 75
Sick benefits	1,153 45
Other expenditure	156 10
Grand total	<u><u>\$3,899 02</u></u>

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Wilkinson, Provincial Grand MasterToronto.
Chas. H. Knight, Deputy Grand MasterToronto.
Wm. C. Schunck, Pro. Cor. SecretaryToronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1915, \$1,262.

Eight members died during 1915, and \$800.00 benefits were paid.

Seven members' wives died during 1915, and in respect thereof benefits were paid amounting to \$340.50.

Total cash to credit of Funeral Fund, 31st December, 1915, \$4,174.35.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1915, 225.

Amount of benefits paid in 1915, in respect of sick members, \$4,346.15.

Number of weeks' sickness experienced in 1915, 1,261.

Amount paid for medical attendance during 1915, \$2,015.66.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1915, \$17,417.03.

V. ASSETS.

	District. Body.	Subordinate. Bodies.
Mortgages	\$13,050 00	\$12,012 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	4,174 35	.....
In various banks, in various places . . . . .	.....	15,917 03
Total assets	\$17,224 35	\$27,929 03

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1915 on 24th January, 1916.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1915 were as follows: H. D. Knight, and J. H. Heathfield, Toronto.

Amount of Secretary's bond, \$1,000.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash balance from 1914 (not extended), \$20,320.89.			
Cash received during 1915 from:			
Initiation fees		\$317 46	
Dues	\$4,214 28	14,172 60	
Interest	834 85	1,039 98	
Dues, etc. (sister lodges)		5,055 94	
All other		717 58	
Total receipts	\$5,049 13	\$21,303 56	

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash paid during 1915 for:			
Charter fees	\$10 50		
Per capita tax and levies	63 91	1,019 39	
Registration fee	10 00		
Hospital	600 00	85 75	
Supplies bought	173 09	169 37	
Travelling expenses	33 35	18 10	
Rent, light, heat and taxes	29 00	813 70	
Expenses of Annual Meeting	25 00		
Officers' salaries	347 53	982 50	
Printing	311 01	90 95	
Postage, telegrams and express	46 28	257 38	
Premium for guarantee of lodge officers	5 00	41 50	
Other expenses	181 19	351 95	
Total expenses of management	\$1,835 86	\$3,830 59	

(b) Miscellaneous Expenditure.

Funeral benefits	1,140 50	2,943 50
Sick benefits	661 00	3,685 15
Medical attendance		2,015 66
Grants	4 00	10 10
Gratuities to distressed members		116 54
Other expenditure	160 00	1,272 53
For investment (not extended), \$2,367.00.		

Total expenditure	\$3,801 36	\$13,874 07
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THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

George Goddard, PresidentWoodstock.
Wm. J. Anderson, Vice-PresidentWoodstock.
Robt. A. Scott, Secretary-TreasurerWoodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1915, was, 195.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 21.
Amount of sick benefits paid during 1915, \$218.25.
Number of weeks' sickness experienced during 1915, 72 5-7.
Amount paid for medical attendance, \$282.61.
Amount of cash standing to credit of the fund, \$427.69.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock	\$427 69
Total	<u>\$427 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.
Number of assessments made during 1915, twelve.
No changes were made in the Constitution and Rules during the year 1915.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 5th January, 1916. Names of auditors: G. Goddard, and F. A. Smith, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$461.53.

Cash received during 1915 from:

Assessments	\$545 77
Interest	19 37
Total	<u>\$565 14</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Printing	3 60
Salary of Secretary	35 00
Postage, etc.	0 52
Total expenses of management	<u>\$42 12</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	218 25
Medical attendance	282 61
Gratuities to distressed members	26 00
All other expenditure	30 00
Total expenditure	<u>\$598 98</u>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. Hall, President	Toronto.
John McIntyre, Secretary	Toronto.
James E. Ford, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 921.
 Three members died during 1915, and funeral benefits amounting to \$150.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 163.
 Total amount of sick benefits paid during 1915, \$1,942.66.
 Number of weeks' sickness experienced during 1915, 541.
 Amount paid for medical attendance during 1915, \$1,427.87.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1915, \$1,885.79.

III. ASSETS.

Cash on hand, 31st December, 1915	\$209 15
Cash in Canadian Bank of Commerce	687 12
Cash in Imperial Bank	989 52
Total	<u>\$1,885 79</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1915, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1915.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1915: T. W. Harrington, Jas. H. Eustace and H. Brown, Toronto.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,158.75.

Cash received during 1915 from:

Assessments	\$4,425 40
Interest	53 22
All other sources	2 00
Total	<u>\$4,480 62</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Officers' salaries, etc.	183 75
Clerk hire	5 00
Annual meeting	12 50
Printing	6 50
Guarantee bonds	13 00
Postage, telephones, etc.	2 30

Expenses of management	\$233 05
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(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	1,942 66
Medical attendance	1,151 87
Hospital	276 00
Grand totals	<u>\$3,753 58</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFITS SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society of the 31st December, 1915, were as follows:

W. Weller, PresidentToronto.
Thomas Rushworth, Vice-PresidentToronto.
F. Matthews, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1915, was 649.
One member died during 1915, and \$50.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 69.
Total amount of sick benefits paid during 1915, \$1,392.30.
Number of weeks' sickness experienced during 1915, 331.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$596.80.

III. ASSETS.

Cash in Treasurer's hands	\$63 64
Cash in Merchants Bank	533 16
Total assets	<u>\$596 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eleven such assessments were made during 1915.
The accounts of the Society were duly audited in June and December, 1915.
Names and addresses of auditors for 1915: J. M. Ogilvie, J. Sivers, and T. Fielding, Toronto.
Certain changes were made in the Constitution during 1915.
Amount of bond of Secretary-Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$575.19.	
Cash received during 1915 from:	
Assessments	\$1,552 91
Interest	7 85
<hr/>	
Total receipts	\$1,560 76
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:	
Registration fee	\$10 00
Law costs	2 00
Officers' salaries	42 60
Premiums for guarantee	2 00
Printing	40 25
<hr/>	
	\$96 85

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,392 30
<hr/>	
Total expenditure	\$1,539 15
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HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

William Mitson, PresidentDundas.
Cecil W. Wallis, Recording SecretaryHamilton.
William Stroud, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 43.
No members died during 1915, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 7.
Total amount of sick benefits paid during 1915, \$105.00.
Number of weeks' sickness experienced during 1915, 21.
Amount paid for medical attendance during 1915, \$62.37.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,829.21.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1915	\$1,829 21
Cash in Dominion Bank, 31st December, 1915	139 04
Total assets	<u>\$1,968 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Thirteen assessments were made during 1915.
The books of the Society were duly audited January 7th, 1916.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1915: E. Pope, Burlington.
No changes were made during 1915 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,938.19.

Cash received during 1915 from:

Application fees	\$7 50
Dues	294 50
Assessments	3 00
Supplies sold	0 75
Interest	59 04
All other sources	3 00
Total	<u>\$367 79</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax	\$25 21
Rent, light and heat	32 50
Salaries	80 50
Printing, etc.	4 85
Postage, etc.	5 30
Expenses of management	<u>\$148 36</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	105 00
Medical attendance	62 37
Gratuities	6 00
All other	16 00
Total expenditure	<u>\$337 73</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. Leake, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Josh Walford, } James Seymour, } R. C. Newman, }	Finance Committee Toronto.

I. FUNERAL BENEFITS.

Total membership of Society, 172.

Number of members who died during 1915, 1.

Amount of funeral benefits paid during 1915, \$170.00.

Amount standing to credit of fund, \$15,734.05.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 9.

Total amount of sick benefits paid during the year 1915, \$282.00.

Number of weeks' sickness experienced, 47.

Medical attendance, \$264.00.

Amount of cash standing to credit of Sick Benefit Fund. \$745.25.

III. ASSETS.

Bonds, debentures, etc.	\$14,968 70
Cash on hand as per auditor's statement	89 64
Bank of Commerce, Toronto	1,147 86
Canada Permanent Mortgage Corporation	213 36
Totals	<u>\$16,419 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Societies accounts were duly audited in January, April, July, October, 1915.

Auditors for the year: W. Sprinks, John Walford and J. McGolpin, Toronto.

No changes were made in the Constitution and By-laws during 1915.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$16,047.53.

Cash received during 1915 from:

Application, initiation fees and dues	\$1,327 27
Interest and dividends	669 10
All other sources	221 50

Total receipts	<u>\$2,217 87</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Per capita tax or levies	\$85 25
Registration	3 00
Supplies bought	136 81
Rent, light, heat and taxes	18 00
Salaries, officers and auditors' fees	203 00
Printing stationery and advertising	61 85
Postage, etc.	15 50
Premiums for guarantee of lodge officers	5 00

Total expenses of management	<u>\$528 41</u>
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(b) Miscellaneous Expenditure.

Gratuities to distressed members	224 46
Funeral benefits	170 00
Sick benefits	289 00
Medical attendance	264 00
Other expenditure	369 97

Total expenditure	<u>\$1,845 84</u>
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TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Bochnек, President	Toronto.
S. Hyman, Vice-President	Toronto.
P. Yushkevitz, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 200.

Two members died during 1915, and \$50.00 funeral benefits was paid.

Number of members' wives and children who died during 1915, 6.

Amount of funeral benefits paid in respect of members' wives and children during 1915, \$80.00.

Total Cash standing to credit of Sick and Funeral Fund, \$2,689.78.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 26.

Amount paid for sick benefits during 1915, \$575.00.

Number of week's sickness experienced during 1915, 115.

Amount paid for medical attendance during 1915, \$812.98.

III. ASSETS.

Cash value of real estate	\$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	266 95
Cash on deposit in Bank of Commerce, Toronto	2,422 83
Total assets	<u>\$4,843 72</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's accounts were duly audited October 10th, 1915.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1915 were: S. Foremon and K. Jaffey, Toronto.

No changes were made during 1915 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance for 1914 (not extended), \$2,481.83.

Cash received during 1915 from:

Application fees	\$64 000
Initiation fees	50 00
Dues	2,507 10
Interest	126 49
Other sources	7 30
Total receipts	<u>\$2,754 89</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 06
Travelling expenses	25 00
Rent, light and heat	81 00
Officers' salaries	139 25
Board of Directors	25 00
Printing, stationery, etc.	57 00
Postage, 'phones, telegrams and express	74 66
Other management expenses	234 75
Total expenses of management	<u>\$639 66</u>

(b) Miscellaneous Expenditure.

Funeral benefits	130 00
Sick benefits	575 00
Medical attendance	812 98
Benefits to widows and orphans	150 00
Hospital	186 80
Gratuities	10 00
Nursing Sick Members	42 50
Total expenditure	<u>\$2,546 94</u>

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas E. Till, President.....Toronto.
Chas. Hewitt, Vice-PresidentToronto.
T. Hopmans, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 86.
Number of members who died during 1915, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1915, 8.
Amount of benefits paid during 1915, \$115.00.
Number of weeks' sickness experienced in 1915, 23.
Amount paid for medical attendance during 1915, nil.
Total amount to credit of Sick Benefit Fund, \$434.55.

III. ASSETS.

Cash on hand	\$22 45
Cash in Dominion Bank	412 10
Total	<u>\$434 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Number of assessments made during 1915, 13.
The books of the Society were duly audited December 31st, 1915.
Names and addresses of auditors of accounts of 1915: H. Rosenthal and Geo. Christie, Toronto.
No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$420.70.

Cash received during 1915 from:

Initiation fees	\$1 00
Dues	148 40
Interest	47 25
Total receipts	\$196 65

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of Annual Meeting	3 00
Travelling expenses	1 00
Officers' salaries	50 00
Printing	20
Total expenses of management	\$57 20

(b) Miscellaneous Expenditure.

Sick benefits	115 00
Other expenditure	10 60
Total	\$182 80

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 156½ King Street East, Hamilton, Ont.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Richard Hammond, President	Hamilton.
Florence Holland, Treasurer	Hamilton.
Annie Gwyder, Secretary	Hamilton.

I. FUNERAL BENEFITS.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 12.
 Number of members who received sick benefits during 1915, 2.
 Amount of sick benefits paid during 1915, \$32.25.
 Number of weeks' sickness experienced during 1915, 11.
 Amount standing to credit of Sick and Funeral Benefit Fund, \$214.37.

III. ASSETS.

Cash in Bank of Hamilton	\$214 37
Total assets	<u>\$214 37</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited February 8th, 1916.
 The names and addresses of the auditors were as follows: Violet Bryant and Cornelius Lewis, Hamilton.

No changes were made during 1915 in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$258.57.

Cash received during 1915 from:

Dues	\$28 25
Interest	6 52
Total receipts	<u>\$34 77</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	28 22
	<hr/>
	\$31 22

(b) Miscellaneous Expenditure.

Sick benefits	32 25
Gratuities	15 50
	<hr/>
Total expenditure	\$78 97

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

O. A. Castrucci, President	Toronto.
G. Colombo, Secretary	Toronto.
Giuseppe Passavanti, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 75.

One member died during 1915, and \$50.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$1,005.22.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 20.

Amount paid for sick benefits \$398.61.

Number of weeks' sickness experienced, 86.

Amount paid for medical attendance, \$132.80.

III. ASSETS.

Cash deposited in Bank of Commerce	\$1,005 22
Total assets	<u>\$1,005 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited for 1915.

The names and post office addresses of the auditors for 1915 were as follows:

L. Delnegro, D. Diez, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,246.33.

Cash received during 1915 from:

Initiation fees	\$8 00
Dues	580 00
Supplies sold	20 65
Interest	29 45
<hr/>	
Total receipts	\$638 10

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	54 00
Salaries	42 20
Supplies bought	10 00
Printing	25 00
Postage	18 35
Investigation of claims	6 50
<hr/>	
Total management expenses	\$159 05

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Medical attendance	132 80
Sick benefits	398 61
Gratuities to distressed members	38 75
Other expenditure	100 00
<hr/>	
Total expenditure	\$879 21

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

L. Frasca, President	Toronto.
F. Napoli, Vice-President	Toronto.
Rocco Gianvecchio, Treasurer	Toronto.
P. Manganelli, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1915, was 15.

Number of members who died during 1915, none.

Total amounts paid for funeral benefits, nil.

II. SICK BENEFITS.

The Society undertakes sick benefits.

No member received sick benefits during 1915.

Number of weeks' sickness experienced in 1915, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$425 03
Total assets	\$425 03

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1915.

Name of auditor: Pietro Manganelli, Toronto.

No changes were made during 1915 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$385.65.

Cash received during 1915 from:

Dues	\$30 95
Interest and dividends	11 44
Total receipts	<u>\$42 39</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Total management expenses	<u>\$3 00</u>

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Elizabeth Pincombe, Grand President	Toronto.
Nellie Nobes, Grand Vice-President	Toronto.
Elizabeth Hooper, Grand Past President	London.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,193.

Number of members of the Society who died during 1915, 13.

Amount of funeral benefits paid during 1915, \$625.00.

Total cash standing to credit of Funeral Fund, 31st December, 1915, \$9,969.53.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1915: Subordinate Bodies, 415.

Juvenile Branch, 29.

Total amount of benefits paid during 1915: Subordinate Bodies, \$2,590.50; Juvenile Branch, \$69.00; Total, \$2,659.50.

Number of weeks' sickness experienced in 1915: By Subordinate Bodies, 1,036 1-6; Juvenile Branch, 62.

Amount paid for medical attendance during 1915: Subordinate Bodies, \$3,754.74; Juvenile Branch, \$250.60.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1915: Subordinate, \$15,238.67; Juvenile, \$1,782.57.

IV. ASSETS.

Cash value of bonds	\$5,000 00
Cash value of mortgages	1,900 00
Actual cash on hand	1,341 28
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various banks, situate at different places	4,723 72
All other assets	311 27
Subordinates, \$20,180.29; Juveniles, \$1,858.81.	

Total assets	<u>\$13,276 27</u>
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V. LIABILITIES.—\$15.00.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1915.

Four such assessments were made during 1915, payable March, June, September, and December.

The Society's books were audited 17th February, 1916.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1915 were as follows: Mrs. F. Lloyd, Toronto, J. W. Bateman, Whitby, and Mrs. E. Beadle, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$9,218.29.			
Cash received during 1915 from:			
Application fees	\$104 80	\$374 60	.....
Initiation fees .....	.....	625 00	40 80
Assessments	1,139 86	11,209 68	1,009 10
Per capita tax	1,091 79	.....	.....
Supplies sold	459 77	.....	.....
Interest and dividends	546 90	360 20	164 90
Premiums for guarantee of lodge officers	149 44	.....	.....
	<u>\$3,492 56</u>	<u>\$12,569 48</u>	<u>\$1,214 80</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1915 for:			
Per capita tax .....	.....	\$1,091 79	.....
Commission	\$59 20	54 70	.....
Registration fee .....	.....	103 90	\$4 90
Supplies bought	258 40	401 69	29 30
Travelling expenses	30 95	.....	.....
Rent, etc. ....	.....	1,706 00	64 70
Salaries, auditors' and officers' fees	522 70	1,027 00	62 00
Postage, telegrams and express	98 30	250 70	24 90
Printing, stationery and advertising .....	.....	54 00	.....
Premium for guarantee of lodge officers	3 00	140 00	9 44
Other expenses	48 30	.....	.....
Total expenses of management	<u>\$1,020 85</u>	<u>\$4,829 78</u>	<u>\$195 24</u>

(b) Miscellaneous Expenditure.

Funeral benefits	625 00	1,122 00	17 86
Sick benefits .....	.....	2,590 50	69 00
Medical attendance .....	.....	3,754 74	250 60
Invested in Government securities (not extended), \$5,000.00.			
Totals	<u>\$1,645 85</u>	<u>\$12,297 02</u>	<u>\$532 70</u>

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Geo. Burch, PresidentSt. Catharines.
William F. Clarke, Vice-PresidentGrimsby.
H. J. Johnston, Secretary-TreasurerSt. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	204	20,400 00
Add contracts taken during 1915, new or renewed.....	9	900 00
Gross number and amount of contracts on foot at any time during 1915	213	21,300 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1915.....	3	300 00
Contracts lapsed in 1915.....	10	1,000 00
Total deductions extended.....	13	1,300 00
Net contracts on foot at 31st December, 1915.	200	20,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$120 24

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1915.

The accounts of the Society were audited on the 9th February 1916.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1915: J. Colin Blair, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$110.92.

Cash received during 1915 from:

Assessments	\$385 00
Interest and dividends	4 32
Total receipts	<u>\$389 32</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission, etc.	\$13 50
Registration fee	3 00
Expenses of Annual Meeting	1 50
Printing, stationery and advertising	4 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	8 00
Total expenses of management	<u>\$80 00</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	<u>300 00</u>
Total expenditure	<u>\$380 00</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Evan H. McLean, Grand Master.....	Bowmanville, Ont.
O. W. London, Deputy Grand Master.....	Lansdowne, Ont.
W. C. Reid, Grand Treasurer.....	Belleville, Ont.
F. M. Clarke, Grand Secretary.....	Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 142.
 No member died during 1915.
 Amount of funeral benefit paid in 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1915.

Number of weeks' sickness experienced during 1915, 39 3-7.

Sick benefits amounting to \$117.85 were paid.

Cash standing to credit of Sick Fund, \$604.07.

III. ASSETS.

Cash in Bank of Montreal, Belleville	\$604 07
Total assets	<u>\$604 07</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 26th January, 1916.

The books of record kept are: Membership Register, Record and Cash Book.

The name and post office address of the auditor for 1915 was as follows: J. W. Davison, Belleville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$633.30.

Cash received during 1915 from:

Dues	\$194 12
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Total receipts	\$194 12
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
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Officers' salary, etc.	102 50
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Total expenses of management	\$105 50
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(b) *Miscellaneous Expenditure.*

Sick benefits	117 85
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Total expenditure	\$223 35
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TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Gracey, PresidentToronto.
Samuel Clark, TreasurerToronto.
Chas. J. Mitchell, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 404.
Number of members who died during 1915, 5.
Amount of funeral benefits paid during 1915, no information.
Cash to credit of fund at 31st December, 1915, \$1,687.06.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1915, 62.
Amount of benefits paid in 1915, \$477.98.
Number of weeks' sickness experienced in 1915, 130 5-7.
Amount paid for medical attendance, \$175.50.

III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand		
Cash in Dominion and Royal Banks	\$1,687 06	\$6,595 38
Total assets	\$1,687 06	\$6,595 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1915, 31st December, 1915.

Names and addresses of the auditors for the year 1915: E. J. Hopkins and J. Jordon, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

No changes were made in the Constitution and By-laws of the Society.

VI. CASH RECEIPTS.

Cash balance from 1914 (not extended)—		
Grand Body	\$1,504 66	
Subordinate Bodies	5,838 90	
	Grand Lodge.	Subordinate Lodges.
Cash received during 1915 from:		
Initiation fees		\$162 25
Charter fees	\$45 20	
Dues		1,475 30
Per capita tax	322 50	
Interest	64 70	131 33
All other sources	50 00	499 98
Total receipts	\$482 40	\$2,268 86

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1915 for:		
Per capita tax		\$369 15
Postage, etc.		14 30
Rent, etc.		89 00
Managing officers' salaries and officers' and auditors' fees		118 00
Printing, etc.		32 45
Total expenses of management		\$622 90

(b) Miscellaneous Expenditure.

Funeral benefits	\$300 00	
Sick benefits		477 98
Medical attendance		175 50
Other expenditure		103 97
Total expenditure	\$300 00	\$1,380 35

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

E. Crimmins, President	Amherstburg.
Arthur J. Burns, Vice-President	Amherstburg.
P. Alex. Barron, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 75.

Number of members who died in 1915, 1; amount paid for funeral benefits, \$25.00

Number of members who received sick benefits in 1915, 2.

Total amount paid for sick benefits in 1915, \$60.00.

Number of weeks' sickness experienced in 1915, 15.

Balance to credit of fund, 31st December, 1915, \$222.78.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1915.....	\$222 78
Total assets	<u>\$222 78</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were audited January 11th, 1916.

Names and addresses of the auditors for 1914: P. J. Reaume and Wm. Durand, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$170.86.

Cash received during 1915 from:

Dues, application and initiation fees	\$160 00
Interest and dividends	2 42
Total	<u>\$162 42</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	20 00
Printing, etc.	2 50

Total expenses of management	\$25 50
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(b) Miscellaneous Expenditure

Funeral benefits	25 00
Sick benefits	60 00

Total expenditure	\$110 50
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FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Weintrub, President	Toronto.
J. Goodman, Vice-President	Toronto.
J. Gartenlaub, Secretary	Toronto.
M. Fishler, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Two members' wives died during 1915.

Amount paid for funeral benefits during 1915, \$12.50.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1915, 26.

Sick benefits are undertaken by the Society.

Total amount of benefits paid in 1915 in respect of sick members, nil.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$151.35.

Amount standing to credit of Sick Benefit Fund, 31st December, 1915, \$119.34.

III. ASSETS.

Cash value of mortgages	\$200 00
Cash value of real estate	500 00
Cash in Northern Crown Bank, 31st December, 1915	119 34
Total	<u>\$819 34</u>

IV. LIABILITIES.

Liabilities	\$12 50
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V. MISCELLANEOUS.

Assessments are made every three months.

Four assessments were made during 1915.

The Society's books were duly audited for 1915.

Name and address of auditor: J. Gartenlaub, Toronto.

Books of account kept by the Society are: Ledger, Journal, Receipt Book, and Protocol.

VI. CASH RECEIPTS.

Cash from 1914, \$177.79.

Cash received during 1915 from:

Initiation fees	\$2 00
Dues	274 50
Capita tax and levies	12 50
Interest	2 25
Donations	12 25
Total receipts	<u>\$303 50</u>

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Expenses of meeting	\$21 00
Travelling expenses	15 00
Interest	12 00
Printing	10 50
Postage	44 61
Total expenses of management	<u>\$103 11</u>

(b) *Miscellaneous Expenditure.*

Medical attendance and drugs	151 35
Funeral benefits	14 00
Gratuities to distressed members	50 00
Other expenses	53 10
Grand totals	<u>\$371 56</u>

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Antoni Wactawski, President	Toronto.
Walenty Bazan, Vice-President	Toronto.
Antoni Padsiadto, Recording Secretary	Toronto.
Jan Exmurchowski, Financial Secretary	Toronto.
Stanislaw Naplosxczy, Treasurer	Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 36.

Number of members who received sick benefits, 2.

Total amount paid for sick benefits in 1915, \$69.00.

Number of weeks' sickness experienced in 1915, 26.

Amount paid for medical attendance for 1915, nil.

Balance to credit of fund, 31st December, 1915, \$412.34.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1915	\$412 34
Total assets	<u>\$412 34</u>

IV.—LIABILITIES:—None.

VII. CASH RECEIPTS.

Cash balance from 1914, \$365.29.

Cash received during 1915 from:

Application fees	\$17 50
Interest	7 65
Initiation fees	2 10
Dues	131 60
Fines	2 10
Totals	<u>\$160 95</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Travelling expenses	11 50
Rent	18 75
Salary of Recording Secretary	6 00
Printing	3 65
Postage	2 00

Expenses of management	\$44 90
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(b) Miscellaneous Expenditure.

Sick benefits	69 00
Total expenditure	<u>\$113 90</u>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. Morkis, President	Toronto.
F. Regino, Vice-President	Toronto.
J. Wasileuskas, Recording Secretary	Toronto.
J. Simonaites, Treasurer	Toronto.
J. Baliunas, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 10.
 No members died during 1915. Amount of funeral benefits paid during 1915, nil.
 No members' wives died during 1915.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1915, \$436.60.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1915.
 Number of weeks' sickness experienced during 1915, 3.
 Sick benefits amounting to \$12.00 were paid.

III. ASSETS.

Mortgages	\$50 00
Cash on hand	11 60
Cash in Royal Bank of Canada	375 00
Total assets	<u>\$436 60</u>

IV.—LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
 The Society's accounts were audited monthly during 1915.
 The books of record kept are a Ledger, Minute and Cash Book.
 Names and addresses of the auditors for 1915: A. Morkis and J. Baliunas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$396.56.

Cash received during 1915 from:

Initiation fees	\$2 00
Dues	55 00
Assessments	2 90
Interest	10 65
All other	5 70
Total receipts	\$76 25

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, light, heat and taxes	6 00
Law costs	5 00
Salaries	6 00
Printing	1 88
Postage, etc.	1 30
Travelling expenses	1 03
Total expenses of management	\$24 21

(b) Miscellaneous Expenditure.

Sick benefits	12 00
Total expenditure	\$36 21

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

F. Harrington	Toronto.
B. J. McGroarty, Secretary	Toronto.
A. J. Dillon	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 183.

Number of members of the Society who died during 1915, 2.

Amount of funeral benefits paid during 1915, \$150.00.

Cash to credit of Funeral Fund, \$1,305.18.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1915.	29	4
Total amount of benefits paid during 1915	\$450 00	\$21 00
Number of weeks' sickness experienced in 1915	90	7
Amount paid for medical attendance in 1915	\$112 50	\$63 00
Balance to credit of Sick and Funeral Fund, 31st December.	391 26	274 75

One member of the Grand Body was sick for 5 weeks and sick benefits amounting to \$25.00 were paid.

V. ASSETS.

Cash in various banks	\$2,954 43
Total	\$2,954 13

VI. LIABILITIES.

Amount due for medical attendance	\$65 00
Per capita tax	12 20
Rents	67 25
Total	\$144 45

VII. MISCELLANEOUS.

The Society's accounts were duly audited May, 1915, and January, 1916.

Names and postoffice addresses of the auditors for 1915: Joseph Allen and Arthur Dillon, Toronto.

Number of members in Ontario at 31st December, 1915, 183.

Number of members in Ontario who died during 1915, 2.

Amount of death benefits paid to Ontario members during 1915, \$150.00.

Amount of bond of Secretary, \$300.00.

Amount of bond of Treasurer, \$1,200.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,318.58.

Cash received during 1915 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$7 50	.....	.....
Initiation fees .....	.....	\$31 00	\$9 00
Dues .....	.....	622 77	226 40
Assessments	269 15	.....	.....
Per capita tax	142 87	.....	.....
Interest and dividends	16 45	3 45	9 93
Supplies sold	85	.....	.....
All other sources	94 57	19 55	112 93
Total receipts	\$531 39	\$676 77	\$358 26

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1915 for:			
Per capita tax	\$44 50	\$142 87	\$9 75
Régistration fee	3 00	.....	.....
Supplies bought .....	.....	85	2 47
Rent, light, heat and taxes	22 50	126 00	99 00
Officers' salaries	50 00	50 48	34 20
Printing	73 40	5 00	.....
Postage, etc.	5 50	11 05	6 30
Total expenses of management.....	\$198 90	\$336 25	\$151 72

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00	.....	50 00
Sick benefits	25 00	450 00	21 00
Medical attendance .....	.....	112 50	63 00
Other expenditure	25 50	12 00	.....
Total expenditure	\$349 40	\$910 75	\$285 72

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Fred. C. Ward, President	Toronto.
Selby Draper, Vice-President	Toronto.
J. M. Walton, Secretary	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 23.

Number of members of the Society who received sick benefits during 1915, 5.

Total amount of benefits paid in 1915, \$37.00.

Number of weeks' sickness experienced in 1915, 11.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915,
\$29.35.

III. ASSETS.

Cash value of bonds, debentures, etc.	\$700 00
Cash in Bank of Montreal, Aurora	132 55
Total assets	<u>\$832 55</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.

The Society's accounts were audited November 24th, 1915.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1915: James Vinson, Oshawa.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$678.27.

Cash received during 1915 from:

Assessments	\$142 54
Per capita tax and levies	2 20
Interest	46 54
Total receipts	<u>\$191 28</u>

VIII. CASH EXPENDITURE.

(b) *Miscellaneous Expenditure.*

Sick benefits	<u>37 00</u>
Total expenditure	<u>\$37 00</u>

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gaetano Di Falco, President	Ottawa.
Vincenzo Macri, Secretary	Ottawa.
Poolo Pantalone, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 65.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 15.

Total amount of sick benefits paid during 1915, \$265.00.

Number of weeks' sickness experienced in 1915, 53.

Amount paid for medical attendance during 1915, \$12.00.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1915	\$1,746 24
Total assets	<u>\$1,746 24</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited December 18th, 1915.

Names and addresses of auditors of accounts of 1915: Tomaso Spino and Vittoria Pugliese, Ottawa, Ont.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$667.28.

Cash received during 1915 from:

Application fees	\$9 00
Dues	409 55
Interest	28 84
Fines	1 75
Repayment of loan (not extended), \$1,030.00.	

Total receipts	<u>\$449 14</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent, etc.	20 00
Supplies bought	23 93
Salaries	25 00
Printing	7 25
Postage, etc.	2 00
All other	14 00

Total expenses of management	\$95 18
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(b) Miscellaneous Expenditure.

Sick benefits	265 06
Medical attendance	12 00
Gratuities	25 00
All other expenditure	3 00

Total expenditure	\$400 18
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NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Hyman Stern, President	Toronto.
Wolfe Solomons, Secretary	Toronto.
Isaac Chapnick, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 61.

No members died during 1915, and no funeral benefits were paid.

Three members' children died and \$15.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.

Amount paid for sick benefits, \$125.00.

Number of weeks' sickness experienced, 25.

Amount paid for medical attendance, \$244.76.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$452.17.

III. ASSETS.

Value of real estate	\$700 00
Cash deposited in Dominion Bank	452 17
Total assets	<u>\$1,152 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited January 13th, August 22nd, November 16th, 1915, and January 14th, 1916.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and postoffice addresses of the auditors of accounts of 1915: N. Goldman, J. Cornblum and A. Fireman, Toronto.

No changes were made in regard to sick benefits during 1915.

Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$452.17.

Cash received during 1915 from:

Application fees	\$14 00
Dues	363 60
Assessments	264 50
Other sources	11 50
Total receipts	<u>\$653 60</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Travelling expenses	15 00
Rent	60 00
Supplies bought	5 25
Managing officers' salaries, etc.	15 00
Printing	27 00
Postage	30 00
All other expenses	16 46
Total management expenses	<u>\$171 71</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (children)	15 00
Sick benefits	125 00
Medical attendance	244 76
Total expenditure	<u>\$556 47</u>

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Philip Klomon, President	Renfrew.
Nicholas Kobus, Vice-President	Renfrew.
F. Cyluski, Recording Secretary	Renfrew.
F. Zyvitski, Financial Secretary	Renfrew.
John Rouble, Treasurer	Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 33.
 One member died during 1915, and funeral benefits were paid amounting to \$50.00.
 No members wives died during 1915.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Benefit Fund, \$656.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1915.
 Number of weeks' sickness experienced during 1915, none.
 No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$656 94
All other assets	15 00
Total assets	<u>\$671 94</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were audited January 28th, 1916.

The books of record are Cash Book, Ledger, Minute and Endowment Register.

Names and addresses of the auditors for 1915: Simon Kashluski and August Zyvitski.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$604.02.

Cash received during 1915 from:

Assessments	\$124 00
Interest and dividends	17 57
Total receipts	<u>\$141 57</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies bought	1 65
Rent	15 00
Total expenses of management	<u>\$19 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Gratuities	15 00
All other expenditure	4 00
Grand total	<u>\$88 65</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28 February, 1906.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Rosenberg, President	Toronto.
Aaron Laefsky, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
Harry Kaplan, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1915, was 192.

Number of members who died during 1915, 3.

Amount paid for funeral benefits, \$399.00.

Number of members' wives who died during 1915, none.

Amount of funeral benefits paid, nil.

Amount of funeral benefits paid for members' children during 1915, \$36.00.

Amount of cash standing to the credit of the fund, \$138.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-seven members received sick benefits during 1915, amounting to \$415.00.

Number of weeks' sickness experienced during 1915, 83.

Amount paid for medical attendance, \$413.54.

Amount of cash standing to credit of the fund, \$2,452.07.

III. ASSETS.

Cash value of real estate, less incumbrances	\$3,000 00
Cash in Northern Crown Bank	480 00
Cash in Dominion Bank	1,281 24
Cash in Union Bank	947 30
Total	<u>\$5,708 54</u>

IV. LIABILITIES.—\$138.00

V. MISCELLANEOUS.

No assessments were made during the year 1915.

The accounts were duly audited quarterly during 1915.

Names and addresses of the auditors for the year 1915: J. Rosenblatt and M. Malensky, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,908.03.

Cash received during 1915 from:

Application fees	\$22 50
Initiation fees	11 50
Dues, Relief Fund	115 65
Fines	4 00
Dues, Hospital Fund	232 10
Interest	55 96
Supplies sold	25 00
Dues	1,393 20
Donations	72 40
Per capita tax	529 70
Medical fees	442 00
All other sources	270 10
Total receipts	<u>\$3,174 11</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies	3 25
Rent	80 75
Managing officers' salaries	178 20
Printing	53 29
Postage	92 75
Travelling expenses	14 54
Total expenses of management	<u>\$425 78</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	435 00
Benefits to orphans	15 00
Sick benefits	415 00
Medical attendance	413 54
Gratuities to distressed members	646 50
Cemetery sidewalks	212 78
Total expenditure	<u>\$2,563 60</u>

YOUNG MEN'S HEBREW ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Harry Cosky, President	Toronto.
J. Dimond, Vice-President	Toronto.
S. Zied, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.
I. Friedman, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 90.

No members died during 1915.

Amount of funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 7.

Amount paid for sick benefits during 1915, \$155.00.

Number of weeks' sickness experienced during 1915, 31.

Amount paid for medical attendance during 1915, \$110.40.

III. ASSETS.

Value of real estate	\$450 00
Cash deposited in Bank of Montreal	803 15
Total assets	<u>\$1,253 15</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on September 30th.

The Society's accounts were audited April 8th and December 26th, 1915.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1915: S. Schwartz and D. Cheifitz, Toronto.

No changes were made during 1915 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$650.74.

Cash received during 1915 from:

Application fees	\$58 50
Dues	911 05
Fines	50
Interest and dividends	8 90
Degrees and cards	24 30
Assessments	40 00
Donations	39 95
All other sources	270 40
Repayment of loan (not extended), \$73.84.	

Total receipts	<u>\$1,353 60</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Commission and organization expenses	\$15 45
Registration fee	3 00
Supplies bought	36 20
Rent, etc.	455 00
Travelling expenses	15 00
Salaries, auditors' and officers's fees	61 00
Postage, telegrams and express	26 95
Printing, stationery and advertising	25 00
Law costs	3 00
Interest	5 03

Total expenses of management	<u>\$645 63</u>
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(b) *Miscellaneous Expenditure.*

Cemetery	100 00
Sick benefits	155 00
Medical attendance	110 40
Gratuities to distressed members	10 00
Other expenditure	254 00

Total expenditure	<u>\$1,275 03</u>
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. W. McGuire, PresidentLondon.
John H. Hiscocks, SecretaryLondon.
A. E. Barbour, TreasurerLondon.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1915, \$1,320,430.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1914	3,346	1,308,430 00
Add contracts taken during 1915, new and renewed	375	.....
Add amount by which various certificates were increased during 1915. ....	.....	122,535 00
Gross number and amount of contracts on foot at any time during 1915.	3,721	1,430,965 00
	Number.	Amount.
Deductions:		
Contracts matured in 1915	27	\$ c. 15,760 00
Contracts lapsed in 1915	622	94,775 00
Total deductions	649	110,535 00
Net contracts on foot 31st December, 1915	3,072	1,320,430 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$198,263 85
Cash value of bonds and debentures	118,669 40
Cash on deposit to Society's credit in Ontario Loan Debenutre Co., London, Ontario	9,085 79
Interest due and accrued	10,200 91
All other assets	1,145 14
 Total assets	 \$337,365 09

VI. LIABILITIES.

Amount of claims admitted	\$2,495 00
Amount of other liabilities	338 21
 Total liabilities	 \$2,833 21

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1915.

The books of the Society were audited at the end of each month during 1915.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1915 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1915.

No changes were made during 1915 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1915, 3,072.

Amount of insurance in force in Ontario at 31st December, 1915, \$1,320,430.00.

Number of members in Ontario who died during 1915, 27.

Amount of death benefits paid to Ontario members during 1915, \$14,785.00.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$5,548.15.

Cash received during 1915 from:

Dues	\$30,840 00
Transfers and duplicates	35 00
Interest and dividends	16,277 44
Fire loss insurance	18 88
Cash received from investments (not extended), \$31,959.82.	

Total cash receipts	\$47,171 32
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Commission and organization expenses	\$843 00
Registration fee	25 00
Expenses of Annual Meeting	80 50
Travelling expenses	109 25
Rent, light, heat and taxes	628 13
Managing officers' salaries, officers' fees	2,899 00
Law costs	83 00
Printing, stationery and advertising	481 72
Postage, telegrams and express	359 08
Guarantee premiums	50 00
Compensation to London & Western Trusts Co.	1,093 58
Other expenses	1,190 88

Total expenses of management	\$7,843 14
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(b) Miscellaneous Expenditure.

Life insurance claims	14,785 00
Gratuities to distressed members	300 00
Patriotic Fund	1,800 00
All other	200 00
Cash paid for investments (not extended), \$50,665.36.	

Total expenditure	\$24,928 14
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	130	20,300 00	1,300 00	1	200 00
25-29.....	336	107,300 00	3,360 00	1	200 00
30-34.....	395	162,500 00	3,950 00		
35-39.....	445	203,535 00	4,450 00	1	500 00
40-44.....	482	240,620 00	4,820 00	3	2,100 00
45-49.....	421	197,930 00	4,210 00	6	2,575 00
50-54.....	335	155,395 00	3,350 00	3	1,785 00
55-59.....	264	117,220 00	2,640 00		
60-64.....	135	56,210 00	1,350 00	4	2,800 00
65-69.....	87	42,175 00	870 00	2	1,400 00
70-74.....	33	16,205 00	330 00	3	2,100 00
75-79.....	20	10,500 00	200 00	2	1,400 00
80-84.....	4	2,800 00	40 00	1	700 00
85 and over	12	3,500 00	120 00		
Totals.....	3,099	1,336,190 00	30,990 00	27	15,760 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Abe Riba, PresidentToronto.
C. Straus, TreasurerToronto.
M. Gellman, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 143.
Number of members who died during 1915, none.
Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 28.
Amount of benefits paid in 1915 in respect of sick members, \$168.00.
Number of week's sickness experienced during 1915, 56.
Amount paid for medical attendance during 1915, \$227.37.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1915, \$139.42.

V. ASSETS.

Cash in Sterling Bank, Toronto	\$139 42
Total assets	<u>\$139 42</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 31st, 1915.
Name and address of auditor: L. Tredler, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$186.79.	
Cash received during 1915 from:	
Dues	\$429 00
Initiations	10 00
Total receipts	<u>\$439 00</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	60 00
Managing officers' salaries, etc.	16 00
Printing	15 00
<hr/>	
Total expenses of management	\$95 00

(b) Miscellaneous Expenditure.

Sick benefits	168 00
Medical attendance	227 37
<hr/>	
Grand totals	\$490 37

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- H. J. Taylor, Provincial Chief RulerToronto.
- T. H. Bell, Provincial Deputy RulerToronto.
- J. Paterson, Provincial Past Chief RulerToronto.
- Wm. Rowe, Provincial Superintendent of JuvenilesToronto.
- J. M. Tosh, Provincial TreasurerToronto.
- James Fleming, Provincial SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 12; Subordinate Bodies, 318; Juveniles, 288.
Number of members who died during 1915, 1.
Amount of funeral benefits paid during 1915, \$100.00.
Cash to credit of fund at 31st December, 1915: Supreme Body, \$1,832.20; Juvenile, \$146.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1915: Subordinate Bodies, 62.
Amount of benefits paid in 1915, \$705.58.
Number of weeks' sickness experienced in 1915, 179 2-7.
Amount paid for medical attendance: Subordinate Bodies, \$382.85; Juvenile, \$178.17.
Cash standing to credit of Sick Benefit Fund at 31st December, 1915: Supreme Body, \$4,628.18; Subordinate Bodies, \$488.52.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	\$3,000 00	.....	.....
Cash on hand	97 84	.....	.....
Cash on deposit in Bank of British North America, Toronto	3,037 54	229 33	30 09
Cash on deposit in Dominion Bank, Toronto .....	.....	165 19	.....
Cash on deposit in Bank of Hamilton, Hamil- ton . . . . .	.....	113 32	22 08
Total assets	\$6,135 38	\$507 84	\$52 17

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 18th February, 1916.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1915 were as follows: W. A. Gordon and A. D. Robb, Toronto.

Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1914 (not extended), \$5,040.49.			
Cash received during 1915 from:			
Initiation fees .....	.....	\$29 00	\$15 20
Dues	\$2,049 88	382 85	81 51
Assessments .....	.....	419 00	221 22
Per capita tax and levies	98 11	82 07	12 54
Supplies sold	188 19	44 39	.....
Interest	202 87	4 85	.....
All other sources	508 63	218 82	2 62
Total	\$3,047 68	\$1,180 98	\$333 09

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Per capita tax .....	.....	\$82 07	\$12 54
Registration fee	\$10 00	.....	.....
Law costs	5 00	.....	.....
Supplies bought	216 81	150 86	49 36
Expenses of meeting	11 30	.....	.....
Travelling expenses	25 90	.....	.....
Rent, light, heat and taxes	12 00	283 00	30 00
Officers' salaries	75 00	61 83	.....
Printing, stationery and advertising....	54 15	.....	16 83
Postage, etc.	45 89	19 84	9 48
Clerk hire	6 00	.....	.....
Total expenses of management.	\$462 05	\$597 60	\$118 21

(b) Miscellaneous Expenditure.

Per capita tax .....	.....	77 22	.....
Funeral benefits	100 00	.....	.....
Sick benefits	705 58	.....	.....
Medical attendance .....	.....	382 85	178 17
Gratuities .....	.....	121 81	.....
All other expenditure	163 36	.....	.....
Total expenditure	\$1,430 99	\$1,179 48	\$296 38

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thomas McNab, PresidentHamilton, Ont.
 William Connor, Vice-PresidentHamilton, Ont.
 William Oke, SecretaryWest Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 77.

One member died during 1915.

Amount of funeral benefits during 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 13.

Amount paid for sick benefits during 1915, \$220.43.

Number of weeks' sickness experienced during 1915, 56 2-3.

Amount paid for medical attendance during 1915, \$67.42.

Amount of cash standing to credit of Sick Fund, \$1,278.60.

III. ASSETS.

Cash on hand	\$0 55
Cash in Bank of Hamilton	1,278 05
Total assets	<u>\$1,278 60</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 10th, 1916.

Twelve assessments were made in 1915, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1915 were as follows: James R. Taylor and James G. Davies, Hamilton, Ont.

Certain changes were made in 1915 in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,478.67.

Cash received during 1915 from:

Assessments	\$99 75
Interest	39 88
Total	<u>\$139 63</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$12 52
Registration fee	3 00
Supplies bought	11 33
Total	<u>\$26 85</u>

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	220 43
Medical attendance	67 42
Total	<u>\$339 70</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Dmytro Czgrywaty, President	Brantford.
Stefen Zin, Secretary	Brantford.
Michael Madarash, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 20.

No member of the Society died during 1915.

Amount paid for funeral benefits during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 3.

Amount paid for sick benefits, \$40.00.

Number of weeks' sickness experienced during 1915, 8.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1915, \$432.24.

III. ASSETS.

Cash in hands of Treasurer	\$8 73
Cash in Bank of Hamilton, Brantford	423 51
Total	<u>\$432 24</u>

IV. LIABILITIES.—\$40.00.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1915, 12.

The Society's accounts were audited December 13th, 1915.

Names and addresses of the auditors of accounts for 1915: Dmytro Czyrwyaty and Stefen Zini, Brantford.

Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$352.91.

Cash received during 1915 from:

Dues	\$125 50
Interest and dividends	10 18
Total receipts	<u>\$135 68</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$1 54
Registration fee	3 00
Supplies bought	11 81
Total expenses of management	<u>\$16 35</u>

(b) *Miscellaneous Expenditure.*

Other expenditure	<u>40 00</u>
Grand totals	<u>\$56 35</u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton
W. Linstead, Committeeman	Hamilton.
Geo. Brewster, Committeeman	Hamilton.
Wm. Murdock, Committeeman	Hamilton.
Geo. Gunblett, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 83.

Total amount of funeral benefits paid during 1915, nil.

No members of the Society died during 1915.

V. ASSETS.

Cash value of mortgages	\$18,500 00
Cash value of bonds, debentures, etc.	6,968 31
Cash on deposit to Society's credit in Bank of Hamilton	8,643 50
Interest due and accrued	276 25
Total	<u>\$34,388 06</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1915.
Twenty-four assessments were made during 1915.
The accounts for the year 1915 were duly audited January 7th, 1916.
Name and address of auditor: Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,404.19.	
Cash received during 1915 from:	
Assessments	\$5,553 26
Interest	2,068 20
Donations	435 00
Total receipts	<u>\$8,056 46</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 10
Auditors' fees	10 00
Printing	4 05
<hr/>	
Total expenses of management	\$17 15

(b) Miscellaneous Expenditure.

For investments (not extended), \$6,968.31.

\$17 15

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Herbert Worom, Grand MasterToronto.
H. J. Bentley, Grand ChancellorToronto.
A. S. Johnson, Grand AlmonerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1915, \$83,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1914.....	208	\$ c. 86,500 00
Add contracts taken during 1915, new or renewed.....	11	4,250 00
Gross number and amount of contracts on foot at any time during 1914	219	90,750 00
	Number.	Amount.
Deductions:		
Contracts lapsed in 1915.....	20	\$ c. 2,500 00
Total deductions extended.....	20	2,500 00
	20	7,500 00
Net contracts on foot 31st December, 1914.....	199	83,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1915, was 335.

Number of members who died during 1915, 5.

Total amount of funeral benefits paid during 1915, \$500.00.

Number of members' wives who died during 1915, 1.

Total amount of funeral benefits paid during 1915 in respect of deceased wives, \$30.00.

Total cash standing to credit of funeral fund, \$842.48.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1915, 44.

Amount of sick benefits paid in 1915, \$833.00.

Number of weeks' sickness experienced in 1915, 228.

Amount paid for medical attendance during 1915, \$500.48.

Total standing to credit of Sick Benefit Fund, \$1,127.40.

V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks	\$6,297 08	\$1,404 74	\$591 18
Total assets of Life Insurance Fund (not extended), \$5,274.54 .....	.....	.....	.....
Total assets of Sick and Funeral Fund (not extended), \$842.48 .....	.....	.....	.....
Total assets of General and other funds (not extended), \$180.06 .....	.....	.....	.....
All other assets	1,090 00	971 09	123 00
Total assets	\$7,387 08	\$2,375 83	\$714 18

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1915, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1915.

The accounts of the Society were audited January 25th, 1916.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1915 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1915.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1915, 376.

Number of certificate holders in Ontario at 31st December, 1915, 199.

Amount of insurance in force in Ontario at 31st December, 1915, \$83,250.00.

Number of members in Ontario who died during 1915, 6.

Amount of death benefits paid to Ontario members during 1915, \$1,000.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1914 (not extended), \$5,787.47.			
Cash received during 1915 from:			
Application fees .....	.....	\$11 00	.....
Initiation fees	\$34 10	39 50	\$16 00
Dues .....	.....	2,434 47	327 19
Assessments	1,471 25	.....	.....
Per capita tax and levies	445 35	.....	.....
Funeral Fund	413 30	.....	.....
Rent .....	.....	176 53	.....
Supplies sold	6 67	.....	.....
Extension Fund	223 90	.....	.....
Interest and dividends	180 90	7 85	19 85
All other sources	14 28	33 85	18 93
Total receipts	\$2,789 75	\$2,603 20	\$381 97

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Charter fees .....	.....	\$1 75	.....
Per capita tax or levies .....	.....	606 20	\$36 05
Organization expenses, etc.	\$100 00	.....	.....
Travelling expenses	62 10	5 75	.....
Expenses of meeting .....	.....	.....	.....
Registration fee	3 00	.....	.....
Rent, light, heat and taxes	74 88	161 00	49 85
Supplies bought	7 25	21 06	.....
Salaries, officers' and auditors' fees....	210 00	213 00	4 80
Clerk hire	3 50	.....	.....
Medical examiner's salary and expenses.	8 75	.....	.....
Fire insurance	3 38	7 35	.....
Printing, stationery, advertising, etc....	216 25	36 75	.....
Postage, telegrams, etc.	25 07	61 71	8 39
Premiums for guarantee of lodge officers	14 00	2 50	.....
Other expenses	51 96	35 69	13 35
Total expenses of management	\$780 14	\$1,152 76	\$112 44

(b) Miscellaneous Expenditure.

Life insurance payments	1,000 00	.....	.....
Funeral benefits	500 00	30 00	.....
Sick benefits .....	.....	782 00	51 00
Medical attendance .....	.....	398 44	102 04
Gratuities to distressed members .....	.....	76 72	10 40
Total expenditure	\$2,280 14	\$2,439 92	\$275 88

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1915.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	9	4,000 00	3 71	.....	.....
25-29.....	29	11,250 00	11 41	.....	.....
30-34.....	47	19,500 00	21 80	.....	.....
35-39.....	37	15,750 00	20 73	.....	.....
40-44.....	27	10,250 00	17 30	1	500 00
45-49.....	21	9,250 00	16 77	.....	.....
50-54.....	16	7,250 00	16 82	.....	.....
55-59.....	7	3,000 00	6 64	1	500 00
60-64.....	3	1,500 00	3 38	.....	.....
65-69.....	2	1,000 00	2 38	.....	.....
70-74.....	1	500 00	3 35	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals,.....	199	83,250 00	123 29	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Fidelio Di Nunzio, President	Hamilton.
Arcangelo Favatzio, Vice-President	Hamilton.
Arcangelo Felici, Secretary	Hamilton.
Francesco J. Rubels, Financial Secretary	Hamilton.
Frank Genover, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertake by the Society with a membership of 50.

Number of members who died during 1915, none.

Amount of funeral benefits paid during 1915, none.

Cash to credit of fund at 31st December, 1915, \$147.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1915, 7.

Amount of benefits paid during 1915, \$95.00.

Number of weeks' sickness experienced in 1915, 19.

Medical attendance, \$35.00.

III. ASSETS.

Cash in Royal Bank, Hamilton	\$147 00
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Total assets	\$147 40
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1915.

The accounts of the Society were duly audited December 31st, 1915.

Name and address of the auditor for the year 1915: Frank Jenous, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$194.92.

Cash received during 1915 from:

Assessments and dues	\$308 48
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Total receipts	\$308 48
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Expenses of annual meeting	\$151 00
Supplies bought	34 50
Rent, etc.	18 00
Printing, etc.	10 00
Postage, etc.	12 50

Total expenses of management	\$226 00
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(b) Miscellaneous Expenditure.

Sick benefits	95 00
Medical attendance	35 00

Total expenditure	\$356 00
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BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

- J. Smith, PresidentToronto.
- S. Caplan, Vice-PresidentToronto.
- C. H. Solomon, TreasurerToronto.
- J. Ramm, Financial SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1915, 94.
\$5.00 Funeral Benefits were paid in respect of members' children.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 11.
Amount paid for sick benefits, \$122.50.
Number of weeks' sickness experienced, 24½.
Amount paid for medical attendance, \$156.92.
Amount standing to the credit of the Society, \$176.10.

III. ASSETS.

Cash value of real estate	\$710 48
Cash on deposit to Society's credit in Dominion Bank	219 85
Total assets	930 33

IV.—LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited 16th January, 1916.
The following books of record are kept: Cash Book, Ledger and Day Book.
Names and addresses of auditors of accounts for 1915: H. Frenkel, M. Cohen, J. Smith and F. Berenstein, Toronto.
No changes were made in the Constitution and By-laws during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$192.36.

Cash received during 1915 from:

Application fees	\$11 00
Donations	94 35
Dues	484 25
Deposit, sale of burial ground	43 50
Interest	1 10
Assessments	74 95
All other	83 33
Degrees and cards	1 20

Total receipts	\$793 68
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Interest	2 10
Rent, light, heat, taxes	20 00
Salaries	4 00
Printing	30 55
Postage, telephones, etc.	19 31

	\$78 96
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(b) *Miscellaneous Expenditure.*

Funeral benefits	5 00
Sick benefits	122 50
Medical attendance	156 92
Relief	40 00

Investments (not extended), \$362.81.

Grand totals	\$403 38
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BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

T. Partridge, PresidentHamilton.
W. Gates, Vice-PresidentHamilton.
A. G. Tribbeck, SecretaryHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 170.
Number of members who died during 1915, 1.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1915, 28.
Amount of benefits paid during 1915, \$233.25.
Number of weeks' sickness experienced in 1915, 77 2-6.
Amount paid for medical attendance during 1915, \$175.00.
Total amount to credit of Sick Benefit Fund, \$358.83.

III. ASSETS.

Cash on hand	\$358 83
Total	<u>\$358 83</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1915, 12.
The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1915.
Names and addresses of the auditors of accounts for 1915: Miss Humphrey and A. E. Hampson, Hamilton, Ont.
Books of record and account kept: Cash Book, Journal and Ledger.
No changes were made during 1915 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$395.68.

Cash received during 1915 from:

Dues	\$455 15
Donation from Company	75 00
	<hr/>
	\$530 15
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
	<hr/>
Total expense of management	\$3 00

(b) Miscellaneous Expenditure.

Sick benefits	233 25
Medical attendance	250 00
Gratuities to distressed members	80 75
	<hr/>
Total expenditure	\$567 00
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SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Thos. Barnes, President	Hamilton.
L. McKenzie, Vice-President	Hamilton.
Samuel Beech, Secretary	Hamilton.
H. Bricknell, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 328.

Number of members of the Society who died during 1915, none.

Total amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1915, 65.

Total amount of benefits paid in 1915, \$490.45.

Number of weeks' sickness experienced in 1915, 140.

Total amount of cash standing to credit of Sick Fund at 31st December, 1915,
\$1,456.75.

III. ASSETS.

Cash in Bank of Hamilton	\$1,456 75
Total assets	<u>\$1,456 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1915, 13.

The accounts of the Society were audited in January, 1916.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and addresses of auditors of accounts for 1915: J. Wise and A. Lay, Hamilton, Ont.

No changes were, during 1915, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$1,179.98.

Cash received during 1915 from:

Dues	\$859 60
Interest	29 32
Donations	1,000 00
Total receipts	<u>\$1,888 92</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	31 70
Supplies bought	2 00
Salaries	75 00
Clerk hire	10 00
Total expenses of management	<u>\$121 70</u>

- (b) *Miscellaneous Expenditure.*

Sick benefits	460 45
Gratuities	30 00
For investments, not extended, \$1,000.00.	
Total expenditure	<u>\$612 15</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

S. Heal, PresidentToronto.
J. Abbott, Vice-PresidentToronto.
W. Chapman, Secretary-TreasurerToronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 58.
Number of members who received sick benefits during 1915, 12.
Amount of sick benefits paid during 1915, \$171.99.
Number of weeks' sickness experienced during 1915, 39.
Amount paid for medical attendance during 1915, none.
Amount standing to credit of Sick and Funeral Benefit Fund, \$192.95.

III. ASSETS.

Cash in Bank of Toronto, Toronto \$192 95

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1915.
The books were duly audited for 1915, June 30th, 1915, and January 8th, 1916.
Names and addresses of the auditors for 1916: G. McEwen and C. Jennings, Toronto.
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$229.78.
Cash received during 1915 from:
Dues \$144 70
Interest 4 48
Total receipts \$149 18

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Secretary's salary 1914 and 1915	10 00
Postage, etc.	1 02
<hr/>	
Total expenses of management	\$14 02

(b) Miscellaneous Expenditure.

Sick benefits	171 99
<hr/>	
Total expenditure	\$186 01
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EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,
LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Meaford Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

R. F. Kent, PresidentMeaford, Ont.
Charles Shaw, Vice-PresidentMeaford, Ont.
George Overholt, SecretaryMeaford, Ont.
Harold Solomon, TreasurerMeaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.
Number of members who died during 1915, one.
Amount of funeral benefits paid in 1915, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 16.
Amount of benefits paid in 1915 in respect of sick members, \$245.95.
Number of weeks' sickness experienced in 1915, 32.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1915,
\$232.17.

III. ASSETS.

Cash in Molsons Bank, Meaford	\$232 17
Total	<u>\$232 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited January 21st, 1916.
Names and addresses of the auditors of accounts for 1915: M. Burleigh and H. Musgrove, Meaford, Ont.
Books of record and account kept: Cash Book and Disbursement Book.
No changes were made during 1915 in the organization, management or Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$226.46.

Cash received during 1915 from:

Dues	\$313 00
Interest	6 91
Total receipts	<u>\$319 91</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Law costs	50
Salaries, officers' and auditors' fees	28 75
Printing and stationery	10 00
Total expenses of management	<u>\$42 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	245 95
Other expenditure	1 00
Total expenditure	<u>\$314 20</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

M. Kirschenbaum, President	Toronto.
N. Falk, Vice-President	Toronto.
R. Tozman, Treasurer	Toronto.
Paul Edell, Financial Secretary	Toronto.
B. Spiegel, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.
Number of members of the Society who died during 1915, 1.
Amount paid for funeral benefits during 1915, 95.00.
One member's wife died.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 14.
Amount paid for sick benefits during 1915, \$210.00.
Number of weeks' sickness experienced during 1915, 42.
Amount paid for medical attendance during 1915, \$368.65.

III. ASSETS.

Real estate	\$1,000 00
Cash in Northern Crown Bank	468 57
Total	<u>\$1,468 57</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited November 29th, 1915.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1915 in the Constitution and Rules of the Society in relation to benefits.
Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$627-16.

Cash received during 1915 from:

Application fees	\$2 00
Dues	964 75
Interest	9 25
Total receipts	<u>\$976 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$40 94
Registration fee	5 00
Supplies bought	54 50
Rent, light, heat and taxes	80 25
Travelling expenses	20 00
Printing, stationery and advertising	42 50
Postage	57 75
Total expenses of management	<u>\$300 94</u>

(b) Miscellaneous Expenditure.

Funeral benefits	95 00
Sick benefits	210 00
Medical attendance	368 65
Gratuities to distressed members	60 00
Total expenditure	<u>\$1,034 59</u>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Pillsbury, PresidentToronto.
Wm. Galloway, Vice-PresidentToronto.
James S. Morrison, TreasurerToronto.
Geo. Clarke, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 71.
Number of members who died during 1915, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1915, 29.
Amount of benefits paid during 1915, \$417.45.
Number of weeks' sickness experienced in 1915, 105.
Amount paid for medical attendance during 1915, nil.
Total amount to credit of Sick Benefit Fund, \$242.46.

III. ASSETS.

National Iron Works	\$100 00
Cash in Standard Bank, Toronto	142 46
Total	<u>\$242 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Number of assessments made during 1915, 22.
The Society's accounts were audited February 17th, 1916.
Names and addresses of the auditors of accounts for 1915: H. Hambleton and R. Smith, Toronto.
Books of record and account: Cash Book, Minute and Order Books.
Certain changes were made during 1915 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$360 04.

Cash received during 1915 from:

Interest	\$5 67
Dues	313 70

Total receipts	<u>\$319 37</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Expenses of annual meeting	1 50
Salaries	15 00

Total management expenses	<u>\$19 50</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	417 45
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Total expenditure	<u>\$436 95</u>
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FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Luigi Almagro, President	Ottawa.
Broggio Caraliere, Vice-President	Ottawa.
Benedetto Lobalbo, Secretary	Ottawa.
R. A. Graziadei, Treasurer	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 49.

Number of members who died in 1915, none; amount paid for funeral benefits, nil

Number of members who received sick benefits in 1915, 8.

Total amount paid for sick benefits in 1915, \$120.00.

Number of weeks' sickness experienced in 1915, 24.

Medical attendance, \$11.00.

Balance to credit of fund, 31st December, 1915, \$99.95.

III. ASSETS.

Cash on hand	\$99 95
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited 31st August and 27th December, 1915.

The names and addresses of the auditors were as follows: Cuccaro Vincenzo and Luigi Gralleanardi, Ottawa.

VII. CASH RECEIPTS.

Balance from 1914 (not extended), \$793.89. ~

Cash received during 1915 from:

Application fees	\$19 00
Dues	277 00
Supplies	2 60
Interest	24 25

Total	\$322 85
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	\$3 00
Rent	26 66
Supplies bought	16 23
Officers' salaries	10 00
Postage, etc.	9 80
Printing	9 75

Total expenses of management	\$75 46
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(b) Miscellaneous Expenditure.

Sick benefits	120 00
Medical attendance	11 00
All other expenditure	16 44

Total expenditure	\$222 90
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1915 were as follows:

C. Welsford, President	Toronto.
C. Warner, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1915, 508.
Three members died during 1915.
Funeral benefits paid during 1915, 90.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 128.
Amount paid for sick benefits, 949.04.
Number of weeks' sickness experienced, 237.
Amount paid for medical attendance, 895.50.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$1,267.71.

III. ASSETS.

Cash on hand	\$129 15
Cash deposited in Bank of Toronto	1,138 56
Total assets	<u>\$1,267 71</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1915.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1915: J. E. Jones and J. H. Carstens, Toronto.
No changes were made in regard to sick benefits during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$634.11.

Cash received during 1915 from:

Assessments	\$2,654 70
Interest and dividends	25 84
Donations	160 00
Total receipts	<u>\$2,840 54</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$10 00
Expenses of annual meeting	109 95
Salaries	145 00
Printing, etc.	1 25
Postage, etc.	5 20
Other expenses	1 00
Total expenses of management	<u>\$272 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	90 00
Sick benefits	949 04
Medical attendance	895 50
Grand total	<u>\$2,206 94</u>

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

B. T. Leggett, President	Brantford.
W. H. Brierly, 2nd Vice-President	Brantford.
E. A. Danby, Treasurer	Brantford.
Walter J. Davies, Secretary	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1915, 217.
 One member died during 1915.
 Amount of funeral benefits during 1915, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1915, 34.
 Amount paid for sick benefits during 1915, \$682.40.
 Number of weeks' sickness experienced during 1915, 172½.
 Amount standing to credit of sick benefit fund, \$242.00.

III. ASSETS.

Cash deposited in Bank of Montreal	\$242 00
Total assets	\$242 00

IV. LIABILITIES.

Amount of sick benefits unpaid	\$21 00
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V. MISCELLANEOUS.

Assessments are made when necessary.
 Sixteen assessments were made during 1915.
 The Society's accounts were audited January 20th, 1916.
 The books of record are: Account Book, Minute Book and Financial Assessment Books.
 Names and addresses of the auditors for 1915: J. Black and Chas. G. Pryce, Brantford.
 Certain changes were made during 1915 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$306.61.	
Cash received during 1915 from:	
Assessments and dues	\$679 30
Interest	4 31
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Total receipts	683 61
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee	\$3 00
Salaries, auditors' and officers' fees	32 00
Postage, etc.	0 82
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Total expenses of management	\$35 82

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	682 40
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Total expenditure	\$748 22
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CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1915.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

W. G. R. Bartram, Grand Master	London
L. S. Holmes, Deputy Grand Master	London.
E. W. J. Griffith, Grand Secretary	London.
Robert Ernest Ruse, Grand Treasurer	London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 64.
Number of members who received sick benefits in 1915, 7.
Total amount paid for sick benefits in 1915, \$98.54.
Number of weeks' sickness experienced in 1915, 19 5-7.
Amount paid for medical attendance for 1915, none.
Balance to credit of fund, 31st December, 1915, \$278.93.

III. ASSETS.

Cash on hand	\$0 75
Cash standing to credit in Home Bank, 31st December, 1915	280 58
All other assets	159 25
Total assets	<u>\$440 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1915.
The Society's accounts were audited February 4th, 1916.
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
Names and addresses of the auditors for 1915: Norman E. Peel and Frederick J. Delaney, London.
Amount of bond of Secretary, \$250.00.
Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1914, \$195.90.	
Cash received during 1915 from:	
Application and intiation fees	\$35 00
Per capita tax and levies	70 90
Assessments	202 60
Interest	5 67
Total receipts	<u>\$814 17,</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Registration fee	3 00
Supplies bought	72 50
Commission and organization expenses	52 00
Postage	2 70

Total management expenses	\$130 20
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(b) Miscellaneous Expenditure.

Sick benefits	98 54
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Total expenditure	\$228 74
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ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Gilbert Robinson, Worshipful Master	Ottawa.
M. B. Knox, Deputy Master	Ottawa.
H. W. Bishop, Recording Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1915, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.
Number of members of the Society who received sick benefits during 1915, 8.
Total amount of benefits paid in 1915, \$78.00.
Number of weeks' sickness experienced in 1915, 26.
Total amount of cash standing to credit of Sick Fund at 31st December, 1915,
\$519.19.

III. ASSETS.

Cash in bank	\$519 19
Total assets	\$519 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1915 on December 17th, 1915.
Names and addresses of auditors: Thos. H. McCord and W. J. Kissick, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$140.23.	
Cash received during 1915 from:	
Dues	\$281 00
Application and initiation fees	31 25
Supplies sold	82 90
All other sources	72 55
Total receipts	\$467 70

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax or levies for management	\$58 00
Supplies bought	132 84
Travelling expenses	75 00
Rent, light, heat and taxes	33 00
Printing, etc.	23 50
Other expenses	60 99
<hr/>	
Total expenses of management	\$383 33

(b) *Miscellaneous Expenditure.*

Sick benefits	144 20
<hr/>	
Total expenditure	\$527 53
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ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

A. J. Taylor, Chairman of Executive	Toronto.
K. B. Paterson, Treasurer	Fairbank.
J. B. Whiteley, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 421.

Three members died during 1915.

Funeral benefits paid during 1915, \$313.75.

Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1915, \$20.06.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 70.

Amount paid for sick benefits, \$1,067.44..

Number of weeks' sickness experienced, 280 2-6.

Amount paid for medical attendance, \$103.75.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$252.78.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	\$272 84
Total assets	\$272 84

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.

Twenty-six assessments were made during 1915.

The society's accounts were audited June 4th and December 18th, 1915.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1915: Thos. W. Crompt and Chas. H. Knight, Toronto.

Certain changes were made in regard to sick benefits during 1915.

Amount of bond of Secretary, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$134.78.

Cash received during 1915 from:

Application fees	\$38 00
Assessments	2,751 25
Per capita tax and levies	207 00
Fines	6 00
Degrees and cards	23 40
Interest and dividends	12 20
All other sources	101 25
Total receipts	\$3,139 10

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fees	\$3 00
Expenses of annual meeting	7 50
Supplies bought	1 55
Rent, light, heat and taxes	14 50
Salaries	170 20
Printing, etc.	15 60
Postage, etc.	13 95
Guarantee of lodge officers	2 50
Total expenses of management	\$228 80

(b) *Miscellaneous Expenditure.*

Funeral benefits	313 75
Sick benefits	1,067 44
Medical attendance	103 75
Refund to members	1,287 30
Grand total	\$3,001 04

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Robert Beaton, PresidentToronto.
 John Stanhope, Vice-PresidentToronto.
 Edward Felton, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 199.

Two members died during 1915.

Funeral benefits paid during 1915, \$80.00.

Two members wives died during 1915, and \$40.00 funeral benefits paid.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1915, \$100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1915, 46.

Amount paid for sick benefits, \$612.00.

Number of weeks' sickness experienced, 153.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1915, \$100.00.

III. ASSETS.

Cash on hand	\$9 96
Cash deposited in Imperial Bank, Toronto	750 85
Total assets	<u>\$760 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.

Twenty-four assessments were made during 1915.

The Society's accounts were audited December 11th, 1915.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurers's Receipt Book.

Names and post office addresses of the auditors of accounts of 1915: C. Richards, A. Spalding and M. McMaster, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$201.21.

Cash received during 1915 from:

Application fees	\$28 00
Assessments	1,389 50
Interest	10 10
Total receipts	<u>\$1,427 60</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Law costs	\$1 00
Registration and incorporation fees	3 00
Salaries	30 00
Supplies bought	10 00
Printing	7 50
Postage	1 46
Total expenses of management	<u>\$52 96</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	120 00
Sick benefits	612 00
Dividends to members	642 85
Grand total	<u>\$1,427 81</u>

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Joseph Calcagno, PresidentToronto.
 M. Calderone, Financial SecretaryToronto.
 John Longo, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 152.
 Number of members who died during 1915, none.
 Amount of funeral benefits paid during 1915, none.
 Cash to credit of fund at 31st December, 1915, \$1,341.73.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1915, 12.
 Amount of benefits paid in 1915, \$90.00.
 Number of weeks' sickness experienced in 1915, 18.
 Amount paid for medical attendance during 1915, \$195.51.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$1,341 73
Total assets	<u>\$1,341 73</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during 1915.
 The accounts of the Society were duly audited December 30th, 1915.
 Names and addresses of the auditors for the year 1915: V. Leo and J. Pusater
 Toronto.
 18 F.S.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$613.76.

Cash received during 1915 from:

Application fees	\$19 00
Dues	861 00
Assessments	254 00
Fines	3 00
Supplies sold	53 80
Interest	21 95
All other sources	39 86
<hr/>	
Total receipts	\$1,252 61

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Law costs	\$5 00
Registration fees	3 00
Expenses of annual meeting	3 00
Supplies bought	3 00
Travelling expenses	4 75
Rent and heat, etc.	35 00
Printing	82 82
Postage	21 00
Other expenses	81 56
<hr/>	
Total expenses of management	\$239 13

(b) Miscellaneous Expenditure.

Sick benefits	90 00
Medical attendance	195 51
<hr/>	
Total expenditure	\$524 64

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jos. Tomlinson, President	Toronto.
D. Male, Vice-President	Toronto.
O. L. Strickland, Recording Secretary	Toronto.
Geo. Wright, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.

Number of members who died during 1915, none.

Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 2.

Amount of benefits paid in 1915, in respect of sick members, \$40.00.

Number of weeks' sickness experienced during 1915, 10.

Amount paid for medical attendance during 1915, \$35.44.

Amount standing to credit of Fund at 31st December, 1915, \$185.76.

III. ASSETS.

Cash in Dominion Bank, Toronto	\$220 06
Total assets	<u>\$220 06</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.

The accounts of the Society were audited quarterly during 1915.

Names and addresses of the auditors for 1915 were as follows: F. E. Smith and T. Loke, Toronto.

During 1915 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$13.25.

Cash received during 1915 from:

Initiation fees	\$35 50
Dues	132 50
Assessments	11 50
Interest and dividends	1 40
All other (concert balance)	142 76
Total	\$323 66

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Rent, etc.	\$26 00
Supplies	2 50
Registration fee	3 00
Postage	0 71
Printing	7 70
Salaries	1 00
Total expenses of management	\$34 91

(b) Miscellaneous Expenditure.

Sick benefits	40 00
Medical attendance	35 44
All other	6 50
Total expenditure	\$116 85

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

James M. Strachan, PresidentToronto.
Chas. T. Baker, TreasurerToronto.
William W. Young, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,196 (Ontario, 583).

Number of members who died during 1915 in Canada, 6 (Ontario, 4).

Amount of funeral benefits paid in 1915, \$265.00.

One member's wife died and \$25.00 funeral benefits were paid (Canada).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1915, 46.

Amount of benefits paid in 1915 in respect of sick members, \$922.83.

Number of weeks' sickness experienced in 1915, 382 3-7.

III. ASSETS.

	Supreme.	Subordinate.
Cash in various banks		\$1,505 44
Cash in various banks	\$4,647 41	5,177 52
Total	\$4,647 41	\$6,682 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1915: H. Day and E. E. G. Williams, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1915 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Executive Board.

Cash balance from 1914 (not extended), \$743.58.

Cash received during 1915 from:

Received from Branches	\$296 50
General Office	10,000 00
Interest	74 67
	<hr/>
	\$10,371 17

VIII. CASH EXPENDITURE.

Cash paid during 1915 for:

Surgeon's certificates	\$20 00
Law costs	79 40
Registration fee	10 00
Rent and storage	280 00
Postage and express	94 32
Special deligations	83 60
Monthly Journal	171 00
Banking expenses	7 43
Auditing accounts	172 22
Supplies	219 25
Salaries	442 51
Insurance	7 97
Remitted to branches	4,350 00
Depreciation of currency in exchange	529 64
	<hr/>
	\$6,467 34

IX. CASH RECEIPTS.

Branch Accounts.

Cash balance from 1914 (not extended), \$9,563.67.

Cash received during 1915 from:

Initiation fees	\$73 78
Dues	15,966 98
Supplies	52 51
Interest	170 11
Executive Board	4,350 00
All other	263 89
	<hr/>
	\$20,877 27

X. EXPENDITURE.

Cash paid during 1915 for:

Travelling expenses	\$37 45
Meetings	83 75
Premiums	19 50

Postage	229 69
Stationery and printing	49 39
Salaries	1,205 51
Rent	1,804 90
Banking expenses	124 27
Auditing accounts	169 52
Per Capita to U. B.	1,171 30
Delegates to councils	379 91
Sick benefits	1,624 10
Funeral benefits	290 00
Superannuation	2,536 50
Gratuities (to unemployed, etc.)	12,017 44
Accident benefit	1,000 00
Remitted to District Office, Toronto	296 50
All other	718 25

\$23,757 98

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Domenico Rocca, PresidentNiagara Falls.
Rocco DeLucia, SecretaryNiagara Falls.
Donato Perotti, TreasurerNiagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 37.
One member died during 1915, and \$100.00 funeral benefits were paid.
Amount standing to credit of Fund, \$53.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.
Total amount of sick benefits paid during 1915, \$40.00.
Number of weeks' sickness experienced during 1915, 7.
Amount paid for medical attendance, \$12.00.
Amount standing to credit of Fund, \$29.00.

III. ASSETS.

Cash on hand	\$35 00
Cash in Royal Bank, Niagara Falls, 1915	47 00
Total assets	\$82 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1915.
The books of the Society were duly audited 15th November, 1915.
Three books of record are kept.
Name and address of auditor of accounts of 1915: A. Anastasio, Niagara Falls.
No changes were made during 1915 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$125.00.

Cash received during 1915 from:

Application fees	\$30 00
Dues	84 00
Assessments	49 00
Fines	12 00
Donations	10 00
Total	<u>\$185 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Supplies	60 00
Rent, light, heat, etc.	6 00
Printing	7 00
Expenses of management	<u>\$76 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	40 00
Medical attendance	12 00
	<u>\$228 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

D. Lichtenstien, President	Toronto.
C. Howitz, Vice-President	Toronto.
S. Manella, Financial Secretary	Toronto.
F. Levine, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1915, was 70.

Number of members of the Society who died in 1915, none.

Funeral benefits paid in 1915, for members' wives, \$25.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 8.

Total amount of benefits paid in 1915, \$110.00.

Number of weeks' sickness experienced in 1915, 22.

Amount paid for medical attendance, \$214.87.

III. ASSETS.

Cash on deposit in Bank of Nova Scotia, Toronto	\$97 63
Cash value of real estate	433 17
Total	<u>\$530 80</u>

IV. LIABILITIES.—\$80.00.

V. MISCELLANEOUS.

The Society's accounts for 1915 were audited January 4th, 1916.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1915: S. Moshenberg and Y. Yura, Toronto.

No changes were made in 1915 in the organization or management of the Society or in relation to benefits.

Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$34.98.

Cash received during 1915 from:

Application fees	\$6 00
Dues	645 25
Interest	67
Fines	1 65
Total receipts	\$653 57

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Per capita tax	\$1 00
Registration fee	3 00
Rent, light, heat and taxes, etc.	41 00
Supplies bought	18 03
Investigation of claims	2 00
Salaries	40 00
Printing, stationery and advertising	38 72
Postage, telegrams and express	57 89
Clerk hire	2 00
Law costs	13 00
All other expenses	18 84
	\$235 48

(b) *Miscellaneous Expenditure.*

Funeral benefits (children)	25 00
Sick benefits	110 00
Medical attendance	214 87
Other expenditure	5 57
Grand totals	\$590 92

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

John Malin, PresidentHamilton.
Maxim Marta, SecretaryHamilton.
Nicolae Purece, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 19.
Number of members who died during 1915, none.
Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1915, 6.
Amount of benefits paid in 1915, \$73.50.
Number of weeks' sickness experienced in 1915, 18 2-7.
Amount paid for medical attendance, \$2.00.

III. ASSETS.

Cash on hand	\$3 90
Cash in Bank of Hamilton, Hamilton	555 03
Total assets	<u>\$558 93</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The accounts of the Society were duly audited for 1915.
Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$466.54.

Cash received during 1915 from:

Application fees	\$4 00
Dues	119 60
Supplies sold	14 00
Interest	13 40
All other sources	21 00
<hr/>	
Total receipts	\$172 00
<hr/>	

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Registration fee	\$3 00
Postage	1 11
<hr/>	
Total expenses of management	\$4 11

(b) *Miscellaneous Expenditure.*

Sick benefits	73 50
Medical attendance	2 00
<hr/>	
Total expenditure	\$79 61
<hr/>	

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

A. H. Morrison, PresidentWoodstock.
H. Baker, Vice-PresidentWoodstock.
H. J. Watson, TreasurerWoodstock.
W. A. Dugit, SecretaryWoodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of—. No information.

Number of members who received sick benefits during 1915, 20.

Amount of sick benefits paid during 1915, \$184.25.

Number of weeks' sickness experienced during 1915, 64.

Amount paid for medical attendance during 1915, \$131.63.

Total cash standing to the credit of the fund at 31st December, 1915, \$117.60.

III. ASSETS.

Cash in Royal Bank, Woodstock	\$117 60
Total assets	<u>\$117 60</u>

IV. LIABILITIES.

Medical attendance	\$43 13
Total liabilities	<u>\$43 13</u>

V. MISCELLANEOUS.

Assessments are made every four weeks.

Thirteen assessments were made during 1915.

The books were duly audited for 1915, 31st December, 1915.

Names and addresses of the auditors for 1915. Jas. Masson and J. G. Harrison, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

No changes were made during 1915 in the Constitution and Rules.

VII. CASH RECEIPTS.

(a) Expenses of Management.

Cash balance, 31st December, 1914, \$56.49.

Cash received during 1915 from:

Dues	\$411 75
Interest	1 24
Total receipts	<u>\$412 99</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Charter fees	\$3 00
Registration fee	3 00
Officers' salaries	30 00
Total expenses of management	<u>\$36 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	184 25
Medical attendance	131 63
Grand totals	<u>\$351 88</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Lt.-Col. W. A. Collins, President	Toronto.
T. M. Burn, Vice-President	Toronto.
Major W. H. Cooper, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
F. J. Porter, Trustee	Toronto.
T. A. J. Moon, Trustee	Toronto.
W. A. Sawyer, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1915, 131.

Number of members who died during 1915, 5.

Amount paid for funeral benefits, \$220.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto	\$2,185 94
Other assets	434 37
Total assets	<u>\$2,620 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June and December, 1915.

Names and addresses of auditors for 1915 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.

Treasurer's bond, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$2,285.83.

Cash received during 1915 from:

Donations	\$34 55
Initiation fees	9 00
Dues	373 01
Supplies sold	7 00
Interest	68 17
Other sources	15 00
Total	\$506 73

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:

Salaries, officers' and auditors' fees	\$76 50
Registration fee	3 00
Printing	77 60
Rent, light, etc.	22 00
Postage, express, etc.	4 75
Premium for guarantee of lodge officer	1 00
Total expenses of management	\$184 85

(b) Miscellaneous Expenditure.

Funeral benefits	220 00
Gratuities to distressed members	51 25
All other expenditure	37 35
Total expenditure	\$493 45

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. W. Fox, Chairman	Toronto.
R. J. McGowan, Secretary	Toronto.
John Patterson, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1914	330
Additional contracts taken in 1915	13
Gross number on foot at any time during 1915	343
Contracts matured	24
Contracts on foot at 31st December, 1915	319

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	\$269,298 78
Total	\$269,298 78

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1915 by Walter Sterling, March 15th, 1916.

No changes were made in the by-laws during 1915.

VIII. CASH RECEIPTS.

Balance from 1914 (not extended), \$245,486.53.

Cash received during 1915 from:

Assessments	\$17,920 32
Interest and dividends	11,495 50
Donations	525 00
City grant	8,750 00
Total receipts	\$38,690 82

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 from:	
Registration fee	\$3 00
Total expenses of management	\$3 00

(b) Miscellaneous Expenditure.

Pension	14,875 57
Total expenditure	<u>\$14,878 57</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

P. M. Draper, President	Ottawa.
Hugh Borthwick, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
A. E. Sheppard, Corresponding Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 374.
Five members of the Society died during 1915.
Total amount of funeral benefits paid, \$2,000.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1915, 31.
Total amount of benefits paid in 1915, \$755.00.
Number of weeks' sickness experienced in 1915, 151.
Total amount of cash standing to credit of Sick Fund, \$367.90.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$367 90
Total	<u>\$367 90</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Monthly.
Names and addresses of the auditors for 1915 were: J. I. Dioune, James McCann and Evan Hyde, of Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1915.
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$458.72.

Cash received during 1915 from:

Dues	\$652 46
Interest	11 72
Total receipts	<u>\$664 18</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$755 00
Funeral benefits (International Union)	2,000 00
Total expenditure	<u>\$2,755 00</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Jas. G. Reid, PresidentToronto.
Jos. Ball, SecretaryToronto.
G. J. Timpson, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 737.
Number of members who died during 1915, 4.
Amount of funeral benefits paid in 1915, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 23.
Amount of benefits paid in 1915 in respect of sick members, \$315.00.
Number of weeks' sickness experienced in 1915, 105.
Amount of cash to credit of Sick and Funeral Benefit Fund 31st December, 1915,
\$388.71.

III. ASSETS.

Cash value of real estate	\$35,000 00
Cash on hand	81 60
Cash in bank	458 89
Furniture, etc.	1,790 00
Total assets	<u>\$37,330 49</u>

IV. LIABILITIES.

Due on mortgage	\$5,600 00
All other	1,154 14
	<u>\$6,754 14</u>

V. MISCELLANEOUS.

Dues are payable quarterly by the members.
The books of the Society were audited in January, April, July and October of 1915.
Books of record or account kept: Ledger and Blotter.

The names and post office addresses of the auditors for 1915 were as follows:
C. Fairhead and Miss Fairhead, Toronto.

Certain changes were made during 1915 in the Constitution and Laws in relation to benefits.

- Amount of bond of Secretary, \$200.00.
- Amount of bond of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$448.96.	
Cash received during 1915 from:	
Dues, application and initiation fees	\$1,432 33
Interest	24 75
Rent	307 00
All other sources	2,794 91
	<hr/>
Total	\$4,558 99
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:	
Registration fee	\$10 00
Interest on mortgage	748 00
Rent, light, heat and taxes	280 88
Managing officers' salaries and auditors' fees	670 00
Printing, etc.	6 25
	<hr/>
Total	\$1,715 13

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	315 00
All other	2,389 11
	<hr/>
Total expenses	\$4,619 24
	<hr/>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

C. J. Foy, Provincial PresidentPerth.
Samuel Cross, Vice-PresidentOttawa.
Thos. R. Donovan, Provincial SecretaryOttawa.
W. J. Cantwell, Provincial TreasurerOttawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,236.
Number of members of the Society who died during the year 1915, 11.
The total amount of funeral benefits paid during 1915, \$3,300.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1915: Subordinate bodies, 70.
Total amount of sick benefits paid during 1915: Subordinate bodies, \$2,267.65.
Number of weeks' sickness experienced in 1915: Subordinate lodges, 453.
Amount paid for medical attendance during 1915: Subordinate lodges, \$1,134.97.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,000 00	.....
Cash in Standard Bank, Ottawa	6,498 86	.....
Cash in Bank of Ottawa, Ottawa	5,581 82	.....
Interest due and accrued	350 00	.....
All other assets .....	.....	\$4,039 55
	<u>\$22,430 68</u>	<u>\$4,039 55</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.
Four assessments were made during the year 1915, payable 1st January, March, July and October.
The books and accounts were duly audited February 22nd, 1916.
Names of auditors: Cunningham & Co., Ottawa.
The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.
Amount of bond of Grand Treasurer, \$15,000.00.
Amount of bond of Grand Secretary, \$500.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1914 (not extended), \$24,157.42.		
Cash received during 1915 from:		
Application fees .....	.....	\$48 00
Dues .....	.....	6,561 64
Initiation fees .....	.....	45 00
Per capita tax	\$825 90	44 67
Assessments	4,867 70	4,688 67
Supplies sold	73 45	.....
Interest	728 75	103 36
All other sources .....	.....	451 79
Total	\$6,495 80	\$11,943 13

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.	Subordinate Bodies.
Cash paid during 1915 for:			
Per capita tax	\$90 60	.....	\$375 42
Registration fee .....	.....	\$10 00	.....
Medical examiner's salary .....	.....	.....	15 50
Annual meeting .....	.....	25 75	.....
Supplies bought .....	.....	53 20	220 23
Rent, light, heat and taxes .....	.....	.....	914 52
Officers' salaries and auditors' fees.....	.....	475 00	678 50
Exchange on cheques .....	.....	2 25	.....
Postage, etc. ....	.....	.....	126 15
Printing, stationery, etc. ....	.....	96 44	.....
Guarantee premiums .....	.....	52 75	17 75
Law costs .....	.....	20 00	.....
Total expenses of management	\$90 60	\$735 39	\$2,348 07

(b) *Miscellaneous Expenditure.*

Endowments or payments in nature thereof .....	.....	.....	4,778 00
Per capita tax or levies .....	.....	.....	1,021 66
Life insurance claims .....	.....	3,300 00	.....
Sick benefits .....	.....	.....	2,267 65
Medical attendance .....	.....	.....	1,134 97
Other expenditure .....	.....	.....	609 53
Gratuities .....	.....	.....	190 25
Total expenditure	\$90 60	\$4,035 39	\$12,350 13

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

J. Klenevicius, President	Toronto.
V. Astasanskas, Recording Secretary	Toronto.
J. Butkus, Financial Secretary	Toronto.
A. Belickas, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 50.
Number of members who died during 1915, none.
Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 6.
Amount of sick benefits paid during 1915, \$40.00.
Number of weeks' sickness experienced during 1915, 8.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, \$384.29.

III. ASSETS.

Actual cash on hand	\$23 92
Cash in Imperial Bank, Toronto	360 37
Total	<u>\$384 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1915.
The books of the Society were duly audited December 31st, 1915.
Names and addresses of the auditors for 1915 were as follows: V. Yusaitis, S. Vilkaitis and A. Viliunas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$277.44.	
Initiation fees	\$3 50
Dues	230 50
Supplies sold	22 40
Interest and dividends	13 85
All other sources	31 88
<hr/>	
Total	\$302 13
<hr/>	

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:	
Law costs	\$25 00
Registration fee	3 00
Interest	4 00
Expenses of Annual Meeting	13 50
Supplies bought	67 00
Managing officers' salaries	16 50
Printing, advertising, etc.	70
Postage, telephones, etc.	1 85
Other expenses of management	13 73
<hr/>	
Total expenses of management	\$145 28

(b) *Miscellaneous Expenditure.*

Sick benefits	40 00
Total disability benefits	10 00
<hr/>	
Total	\$195 28
<hr/>	

POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS AND ONE-HALF ENDING 31ST DECEMBER, 1915.

Head Office, Kingston, Ontario.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

I. Lendenbaum, President	Toronto.
J. Fish, Vice-President	Toronto.
L. Steinhouse, Treasurer	Toronto.
I. Ross, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 64.
Number of members who died during 1915, none.
Amount of funeral benefits paid in 1915, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1915, 10.
Amount of benefits paid in 1915, in respect of sick members, \$103.41.
Number of weeks' sickness experienced during 1915, 20½.
Amount paid for medical attendance during 1915, \$84.94.

III. ASSETS.

Cash in hands of Treasurer	\$20 00
Total assets	\$20 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments for the purposes of sick and funeral benefits were made during 1915.
The books of record and account are: Minute Book, Cash Book and Order Book.
The accounts of the Society were audited February 10th, 1916.
During 1915 certain changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$608.29.

Cash received during 1915 from:

Initiation fees	\$50 00
Per capita tax	32 00
Dues	563 44
Application fees	4 00
Total	<u>\$649 44</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Interest	\$15 00
Registration fee	3 00
Rent and heat, etc.	57 25
Managing officers' salaries and officers' and auditors' fees	76 00
Printing	60 00
Supplies bought	40 00
Total expense of management	<u>\$251 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	103 41
Medical attendance	84 94
Gratuities	100 00
Total expenditure	<u>\$539 60</u>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

Rev. Jos. Hinzman, Hon. President	Toronto.
Paul Bilewicz, President	Toronto.
Paul Mocon, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 85.

Number of members who died during 1915, none.

Amount of funeral benefits paid during 1915, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1915, 5.

Amount of sick benefits paid during 1915, \$50.00.

Number of weeks' sickness experienced during 1915, 10.

Amount paid for medical attendance during 1915, \$24.40.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1915, \$543.13.

III. ASSETS.

Cash in Bank	\$543 13
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1915.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$386.36.

Cash received during 1915 from::

Initiation fees	\$52 00
Dues	277 00
Assessments	387 00
All other sources	58 00
Total	\$774 00

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Charter fees	\$88 00
Registration fee	3 00
Supplies bought	47 48
Rent, light, heat and taxes	18 36
Postage, telephones, telegrams and express	2 99

Total expenses of management	\$159 83
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(b) *Miscellaneous Expenditure.*

Sick benefits	50 00
Medical attendance	24 40

Total expenditure	\$234 23
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SONS OF CANADA BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1915.

Head Office, Toronto, Ont.

Organized 25th February, 1915; incorporated 25th February, 1915.

The Executive Officers of the Association at the 31st December, 1915, were as follows:

E. H. Adams, M.D., Supreme Grand President	Toronto.
A. E. Hacker, Deputy Grand President	Toronto.
J. W. Meredith, Supreme Grand Secretary	Toronto.
T. W. McClain, Supreme Grand Treasurer	Toronto.
J. H. G. Wallace, Supreme Grand Solicitor	Toronto.

I. FUNERAL BENEFITS.—None.

Total membership at 31st December, 1915, 250.

II. SICK BENEFITS.—None.

III. ASSETS.—None.

IV. LIABILITIES.

Rent, furniture and stationery	\$369 42
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V. MISCELLANEOUS.

The books were duly audited August, 1915.
Name and address of auditor for 1915: A. J. Tews, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), none.	
Cash received during 1915 from:	
Social members	\$500 00
Total	\$500 00

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1915 for:	
Charter fees	\$1 00
Commission	292 00
Registration fee	6 00
Rent, light, heat, taxes	48 00
Clerk hire	153 00
Total expenses of management	\$500 00

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1915.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1915, were as follows:

H. Monson, President	Ottawa.
H. Finklestein, Vice-President	Ottawa.
S. Hyman, Treasurer	Ottawa.
B. Goldfield, Financial Secretary	Ottawa.
H. Lafer, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 108.
Number of members who died during 1915, none.
Amount paid for funeral benefits during 1915, none.

II. SICK BENEFITS.

Number of members who received sick benefits, 2.
Total amount of sick benefits paid during 1915, \$8.00.
Number of weeks' sickness experienced during 1915, 2.
Amount paid for medical attendance during 1915, \$62.50.

III. ASSETS.

Cash in Bank of Ottawa, Ottawa	\$451 96
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly—one standard amount.
Twelve assessments were made during 1915, and were payable on the 1st of each month.
The accounts were duly audited for the year 1915 on the 15th February, 1916.
Names and addresses of the auditors for 1915 were as follows: M. H. Levey and H. Finklestein, Ottawa.
Amount of bond of Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1914 (not extended), \$397.35.

Cash received during 1915 from:

Dues	\$173 90
Supplies sold	8 50
Interest and dividends	5 91
All other sources	81 25
Total	<u>\$269 56</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1915 for:

Charter fees	\$51 25
Registration fee	6 00
Rent, light, heat and taxes	22 00
Managing officers' salaries	30 00
Printing, stationery and advertising	22 40
Postage, telephones, telegrams, etc.	0 40
Other expenses	2 40
Total expenses of management	<u>\$134 45</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	8 00
Medical attendance	62 50
Other expenditure	10 00
Total expenditure	<u>\$214 95</u>

RADIATOR COMPANY MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th September, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Radiator Company Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the constitution of the Society, so far as they relate to the insurance contracts.

LINITZER SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st February, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Linitzer Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I — LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1915.	Number of Certificates in force anywhere at 31st December, 1915.	Amount of Insurance in force 1915.	Number of Claims matured in Ontario in 1915.	Amount of Insurance Benefits paid in Ontario during 1915.		Assets in Ontario at 31st December, 1915.		Liabilities in Ontario at 31st December, 1915.		Total Assets anywhere at 31st December, 1915.		Total Liabilities anywhere at 31st December, 1915.	
					\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Chosen Friends Grand Council, Canadian Order	28,208	34,111	30,221,827 34	348	324,113 87	53,103 46	1,177,987 93	70,321 44	1,182,987 93	70,321 44	1,182,987 93	70,321 44	1,182,987 93	70,321 44
Civil Service Mutual Benefit Society	28,462	482	114,800 00	6	1,100 00	.....	11,457 72	200 00	11,457 72	200 00	11,457 72	200 00	11,457 72	200 00
Commercial Travellers' Association	11,799	11,799	4,358,624 00	107	73,142 95	.....	1,158,869 02	3,600 73	1,158,869 02	3,600 73	1,158,869 02	3,600 73	1,158,869 02	3,600 73
Federated Association of Letter Carriers	11,392	1,173	.....	3	2,440 00	.....	3,600 73	.....	3,600 73	.....	3,600 73	.....	3,600 73	.....
Foresters, Canadian Order of, High Court	48,209	91,046	90,478,000 00	332	331,418 77	.....	5,825,248 08	30,807 72	5,830,415 46	30,807 72	5,830,415 46	30,807 72	5,830,415 46	30,807 72
Foresters, Catholic Order of	8,983	144,000	145,907,000 00	77	97,037 33	.....	.....	10,500 00	5,599,383 04	10,500 00	5,599,383 04	10,500 00	5,599,383 04	10,500 00
Hamilton Firemen's Benefit Fund	83	107	.....	.....	.....	.....	34,388 06	.....	34,388 06	.....	34,388 06	.....	34,388 06	.....
Hamilton Police Benefit Fund	107	107	.....	1	1,000 00	.....	93,570 01	.....	93,570 01	.....	93,570 01	.....	93,570 01	.....
Home Circles, Canadian Order of	6,095	6,654	7,845,071 09	149	201,668 92	5,519 91	437,902 46	37,541 68	427,902 46	37,541 68	427,902 46	37,541 68	427,902 46	37,541 68
Knights of Malta, Chapter General of Canada	376	199	83,250 00	6	1,500 00	.....	10,477 09	.....	10,477 09	.....	10,477 09	.....	10,477 09	.....
Knights of Pythias	3,640	70,860	96,430,991 00	5	8,500 00	.....	.....	.....	7,767,559 04	.....	7,767,559 04	.....	7,767,559 04	.....
London Police Benefit Fund	50	50	.....	.....	.....	.....	65,632 37	.....	65,632 37	.....	65,632 37	.....	65,632 37	.....
The Macabees	308,561	.....	317,343,321 59	111	126,486 73	26,815 91	13,892 98	5,350 00	14,425,654 30	14,425,654 30	14,425,654 30	14,425,654 30	14,425,654 30	14,425,654 30
Mutual Masonic Compact	200	200	20,000 00	3	20,226 19	200 00	180,658 78	120 24	188,658 78	120 24	188,658 78	120 24	188,658 78	120 24
Oddfellows, Canadian Order, Grand Lodge	3,184	3,358	2,415,280 87	32	196,550 56	500 00	1,601,989 12	7,575 43	1,606,989 12	7,575 43	1,606,989 12	7,575 43	1,606,989 12	7,575 43
Oddfellows Relief Association	16,083	27,402	32,554,750 00	137	14,785 05	.....	337,385 09	2,833 21	337,385 09	2,833 21	337,385 09	2,833 21	337,385 09	2,833 21
Ontario Commercial Travellers' Association	3,072	3,072	1,320,430 00	27	14,785 05	.....	107,736 18	6,500 00	107,736 18	6,500 00	107,736 18	6,500 00	107,736 18	6,500 00
Orange Grand Lodge of British America	(a) 860,000	5,202	5,044,000 00	50	44,978 36	.....	16,730 20	40,500 00	5,806,636 39	40,500 00	5,806,636 39	40,500 00	5,806,636 39	40,500 00
Royal Arcanum	2,870	243,095	455,120,000 00	67	151,329 14	.....	458,855 11	19,500 00	5,806,636 39	19,500 00	5,806,636 39	19,500 00	5,806,636 39	19,500 00
Royal Templars of Temperance, Supreme Body	5,133	5,133	5,579,500 00	49	59,134 77	4,716 33	5,000 00	1,000 00	3,331,800 56	1,000 00	3,331,800 56	1,000 00	3,331,800 56	1,000 00
Societe des Artisans Canadiens Francais	1,389	41,834	82,304,202 06	12	9,700 00	200 00	202,603 94	4,125 00	202,603 94	4,125 00	202,603 94	4,125 00	202,603 94	4,125 00
Sons of England Supreme Lodge	94,477	4,556	4,101,550 00	161	53,977 57	.....	585,262 35	12,250 00	585,262 35	12,250 00	585,262 35	12,250 00	585,262 35	12,250 00
Sons of Scotland	6,308	6,308	4,860,137 00	92	67,464 33	.....	1,780,789 57	7,500 00	1,780,789 57	7,500 00	1,780,789 57	7,500 00	1,780,789 57	7,500 00
St Joseph Union of Canada	7,114	27,363	27,769,420 00	51	(b) 14,875 57	1,688 20	289,338 78	.....	289,338 78	.....	289,338 78	.....	289,338 78	.....
Toronto Firemen's Benefit Fund	319	686	.....	2	33,203 00	.....	596,693 87	.....	596,693 87	.....	596,693 87	.....	596,693 87	.....
Toronto Police Benefit Fund	686	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Workmen, Ancient Order of	26,673	26,673	34,208,750 11	661	949,738 44	.....	996,693 87	185,183 27	996,693 87	185,183 27	996,693 87	185,183 27	996,693 87	185,183 27
Totals	275,872	1,064,326	1,353,930,704 86	2,509	2,834,999 17	92,743 81	15,970,078 38	463,187 75	52,795,655 81	463,187 75	52,795,655 81	463,187 75	52,795,655 81	463,187 75

(a) About. (b) Gratuities and Pensions.

	58	2	200 00	13	45 5-7	238 76	28 00	734 09
Gendron Manufacturing Co's, Employees' Benefit Society	58	2	200 00	13	45 5-7	238 76	28 00	734 09
Globe Printing Co's, Employees' Benefit Society	58	2	200 00	13	45 5-7	238 76	28 00	734 09
Good, Shapley and Muir Company Employees' Relief Association	217	3	30 00	34	172 1-3	682 40	682 40	1,247 81
Grand Order of Israel Benefit Society	35	10	30 00	63	16	64 00	158 00	242 80
Gutta Fercha and Kubler Mfg. Co's Employees' M. E. Society	649	1	30 00	69	331	1,382 30	60 00	1,464 90
Hamilton Rolling Mills' Benefit Society	500	2	150 00	390	412	2,093 40	674 50	1,128 56
Hamilton Steel and Iron Co's, Employees' Benefit Society	2,100	10	1,600 00	1,189	1,189	4,570 00	2,069 12	4,568 32
Hanson and Sons' Theatrical Benefit Association	43	21	100 00	91	21	105 00	63 37	1,368 25
Hill & Co's, Employees' Sick Benefit Society	173	20	64 00	64	64	184 25	6 00	1,368 25
Hibernians, Ancient Order of	1,236	11	100 00	75	71	202 50	131 63	242 17
Home Circles, Canadian Order of, Supreme Body*	1	3,300 00	453	2,267 65	190 25	1,134 07	26,470 23	*
Imperial Varnish and Color Sick Benefit Society	58	3	171 99	12	3	171 99		192 95
Irish Catholic Benevolent Union, Grand Body	191	5	400 00	22	90	368 00	235 75	1,685 26
Irish Catholic Benevolent Union, Subordinate Bodies	26	5	23 00	5	23	80 05	61 00	453 47
Italian Benevolent Society	75	1	50 00	20	86	398 61	132 80	590 81
Italian Workmen's Association of Ontario	45	9	45 2-3	119 00	27 12	12 97		1,005 22
Kietzer & Co's, Employees' Mutual Benefit Association	70	**1	**25 00	110 00	214 87	530 80		*
Knights of Pythias, Grand Lodge*	3,840	25	1,900 00	239	1,636	5,608 56	1,770 10	62,601 68
Knights of Pythias, Subordinate Lodges	183	1	100 00	1	5	25 00	1,155 43	528 06
Knights of St. John, Ontario Grand Commandery, Grand Body	1	1	50 00	29	90	450 00	112 50	2,954 43
Knights of St. John, Ontario Grand Commandery, Subordinate	*	**1	**30 00	4	7	21 00	63 00	130 95
Knights of St. John, Ontario Grand Commandery, Auxiliary	*	{	500 00	44	238	833 00	500 48	*
Knights of Malta, Chapter General of Canada*	15	3,187	12,870	72,683 10	3,032 50	9,304 66		*
La Congregazione della Immacolata Concezione di Marie Santissima	4,050	26	34 00	280 38	80 00	425 03		3,387 09
Ladies' Orange Benevolent Association, Grand Body	239	8	78 00	78 00	2,935 50	519 19		2,935 50
Loyal Orange Young Briton Lodge No. 33	5,500	30	1,600 00	21	93	186 00		*
Loyal True Blue Association, Grand Body	1,700	{	4,400 00	3,157	12,870	72,683 10		1,317 34
Loyal True Blue Association, Subordinate Bodies	706	5	450 00	285	1,010 5-6	3,032 50		1,474 06
Maccabees, The*	159	3	339 00	37	83	946 85		839 44
Massey-Harris (Toronto) Employees' Mutual Benefit Society	192	3	339 00	37	83	946 85		5,708 54
Massey-Harris (Brantford) Relief Association	80	17	54 5-7	381 50	3 80	1,058 16		1,058 16
Methodist Book and Publishing House Employees' Benefit Society	71	29	105 25	417 45	125 00	242 46		342 46
Mozier Sick Benefit Society	61	13	115 00	125 00	244 76	1,152 17		1,152 17
National Cash Register Co's, Employees' Benefit Society	*	{	3,866 85	4,568	40,632	122,745 03	18,281 81	49,613 41
National Iron Works Employees' Mutual Benefit Society	*	{	18,036 80	4,568	40,632	122,745 03	31,299 65	2,457,122 85
Nova Radomsk Relief Society	*	{	140 00	10	52	211 78		*
Oddfellows, Independent Order of, Grand Lodge	*	{	1,400 00	10	52	211 78		*
Oddfellows, Independent Order of, Subordinate Lodges	1,262	{	800 00	290	1,505	5,063 66	1,687 12	31,324 54
Oddfellows, Independent Order of, M. U. Sub Lodge	1,262	{	340 50	295	1,361	661 00		17,224 35
Oddfellows, Independent Order of, M. U. Sub Lodges	142	9	39 2-7	3,685 15	117 85	2,015 66	116 54	27,929 03
Orange Grand Lodge, Ontario East	38,862	490	1,356 75	157	897	2,649 00	6,982 24	8,097 56
Orange Grand Lodge, Ontario West	108	7	60 00	210 00	67 12	367 30		451 96
Ottawa Hebrew Benefit Society	82	3	60 00	210 00	67 12	367 30		887 66
Ottawa Unity Protestant Association	374	5	2,000 00	755 00				367 30
Ottawa Typographical Union No. 102								

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1915.	Number of members who died during 1915. (Members' children: ***Members' wives; †Members' mothers.)	Amount paid for funeral benefits during 1915. (Members' wives; ***Members' children; †Members' mothers.)	Number of members sick during 1915.	Number of weeks' sickness experienced during 1915.	Amount paid for sick benefits during 1915. \$	\$	c.	Amount paid for medical attendance during 1915. \$	\$	c.	Amount paid for special relief during 1915. \$	\$	c.	Assets at 31st December, 1915. \$	\$	c.	Liabilities at 31st Decem-ber, 1915. \$	\$	c.
Polish Young Men's Hebrew Society.....	64		150 00	10	20½	103 41			84 94			100 00			30 00					
Poison Iron Works Benefit Association.....	230		750 00	158	549	2,197 46			773 48						599 77					
Postal Benefit Association, Toronto.....	264	6 5 2 11 †	750 00 50 00 200 00 158 00												505 13					
Pride of Israel Sick Benefit Society.....	407	12	500 00	59	188	900 00			1,600 07			940 95			7,718 74					
Royal Templars of Temperance, Grand Council.....	2,111	10	500 00	232	999	4,779 00														
Roumanian Aid Association, Gloria.....	19	6		18	9-7	73 50			2 00						558 93					
Ruthenian Brotherhood of St. John the Baptist.....	20	3		3	8	40 00									432 24					
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....	328			65	140	490 45						39 00			1,456 75					
Société des Artisans Canadiens Français, Supreme Body*				4,938	30,367	151,338 13						25 00			1,746 24					
Società Amichevole di Figli d'Italia d'Ottawa.....	65	15	53	15	53	265 00			12 00						1,746 24					
Società di Mutuo Soccorso la Trinitaria di Toronto.....	152	12	18	12	18	90 00			195 51						1,341 73					
Sons of Canada Benevolent Association.....	250																			
Sons of Italy Mutual Aid and Benevolent Society.....	37	1	100 00	5	7	40 00			12 00						82 00			369 42		
Sons of England, Supreme Lodge*		***128 †215 +25	**6,875 00 21,350 00 367 50	29	111	599 64			638 36			54 00			*					
Sons of England, Subordinate Lodges.....				3,197	17,120	51,742 77			36,631 47											
Sons of England, Juvenile Lodges.....						1,248 45			1,693 64											
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....	321	13	30 00																	
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges.....				6	34	106 00			437 98						2,006 66					
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	23	5	11	5	11	37 00									32 55					
Sons of Lithuania Benefit Society.....	30	6	40 00	8	8	40 00									384 29					
Sons of Lithuanian Benevolent Association*		101		48	237 4-7	977 41									*					
Sons of Scotland Friendly Society.....	83			2	26	69 00									412 34					
Saint Stanislaus Mutual Benefit Society.....	85			5	10	30 00			34 40						543 13					
St. Albert Friendly Society.....	83	1	50 00	59	259	915 35						15 00			671 94					
St. Boniface Benefit Society.....	451	3	313 75	70	280 2-6	1,067 44			103 75						4,064 23					
St. David's Y. P. U. Sick Benefit Society.....	421	***3 †5	**225 00 1,999 75	42	288 1-3	1,153 45									272 84					
St. Jean Baptiste Society, Ottawa.....	380	1	50 00	9	44	132 00									10,133 12					
St. Joseph Mutual Benefit Society, Toronto.....	77			3	20 1-2	63 00									2,114 20					
St. Joseph Aid Society (Formosa).....	42			3	3	12 00									688 75					
St. Joseph Lithuanian Benefit Society.....	10			3	3	109,405 62									436 80					
St. Joseph Union of Canada, Supreme Body*		***112	**9,650 00	3,718	21,117	109,405 62									*					
St. Luke Benefit Society.....	75	1	25 00	2	13	60 00									322 78					
Street Cleaners' Benevolent Association.....	59			3	10	40 00			35 44						220 06					

Short Name of Society.

Theatrical Mechanical Association, Toronto	172	1	170 00	9	47	282 00	254 00	224 46	16,419 56
Toronto Hebrew Benevolent Society	200	14	80 00	26	115	575 00	812 98	10 00	4,843 72
Toronto Independent Benevolent Association	78	2	50 00	14	42	210 00	388 65	60 00	1,468 57
Toronto Musical Protective Association	737	4	200 00	23	105	315 00	315 00	37,330 49	6,754 14
Toronto Civic Employees' Benevolent Association	404	5	200 00	62	130 5-7	477 98	175 50	8,282 44	
Toronto Electric Light Co.'s Employees' Mutual Benefit Association	199	2	40 00	46	153	612 00		760 81	
Toronto Railway Employees' Union	1,996	7	80 00	427	1,048 3-7	5,666 57	1,521 25	1,240 66	
Toronto Typographical Union No. 91	1,067	7	350 00	74	349	1,520 00		2,381 35	
United Workmen, Ancient Order of *		3	150 00	209	944	3,997 00			
Verity Plow Company Relief Association	280	2	60 00	62	211 1-2	756 69			
Victoria Lodge No. 7, Good Samaritans	13	2		2	11	32 35		310 42	
Vittoria Emanuele III. Society	20	5	197 91	11	39 4-7	197 91	42 75	214 37	
W. and J. G. Greey's Employees' Mutual Sick Benefit Society	72	5		9	37 2-7	149 01		92 39	
Workmen's Circle of Toronto	143			28	56	168 00	227 37	173 97	
Young Men's Hebrew Association	80			7	31	155 00	110 40	139 42	
Totals	85,282	2,831	427,450 67	35,010	188,665 5-7	889,843 40	119,695 37	38,344 47	3,429,869 80

(a) Membership taken from Application for Renewal of Registry 30th June, 1915. * Membership, Assets and Liabilities, shown in Table I. ** No. 440.—Amount, \$21,296.35.
† No. 34.—Amount, \$519.00. ‡ No. 12.—Amount, \$76.00.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
288 96	Army and Navy Veterans, Toronto. Army and Navy Veterans, Hamilton.	1888 1889	Toronto Hamilton	Major W. H. Cooper. Edward P. Wyatt	Insurance against sickness and death Sick and funeral benefits
124	Bain Wagon Co. Employees' Mutual Benefit Association.	1900	Woodstock	B. C. Parker	Sick and funeral benefits
90	Bank of British North America W. & O. Fund	1891	Montreal	R. P. Fraser.	Insurance against death
98	Bartenders' Benevolent Association.	1900	Toronto	H. Tindale.	Sick and funeral benefits
245	Bnai Zion Benefit Association	1911	Toronto	D. Ramm.	Sick and funeral benefits
168	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb.	Sick and funeral benefits
130	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	K. Knudsen.	Sick and funeral benefits
247	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
178	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto	John McIntyre	Sick and funeral benefits
176	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Robert A. Scott	Sick and funeral benefits
265 277	Canadian Order of Beavers	1913	London	E. J. W. Griffith.	Sick and funeral benefits
9	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	William Young.	Sick and funeral benefits
231	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague.	Ins. against sickness and disability or death
154	Canadian Order of Rechabites	1912	Toronto	James Fleming.	Sick and funeral benefits
164	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
146	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough.	Sick, funeral and out of work benefits
110	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch.	Insurance against sickness and death
	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
108	Cockshutt Plow Co., Relief Association	1889	Brantford	E. L. Kirkpatrick	Sick and funeral benefits
65	Commercial Travellers' Association of Canada.	1874	Toronto	James Sargent.	Insurance against accident and death
233	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	W. J. Garrison.	Sick and funeral benefits

196	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
102	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
261	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
253	Employees' Protective League of the Seamen Kent Company, Limited	1912	Meaford	George Overholt	Sick and funeral benefits
188	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
115	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
243	First Italian Society of Hamilton	1911	Hamilton	Arcangelo Felici	Sick and funeral benefits
206	First Roumanian Haavis Achim Society	1907	Toronto	J. Gartenlaub	Sick and funeral benefits
22	Foresters, Canadian Order of	1879	Brantford	Alf. P. Van Someren	Insurance against sickness and death
57	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
259	Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio	1913	Ottawa	Benedetto Lobalto	Sick and funeral benefits
160	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	Sick and funeral benefits
134	Globe Printing Co.'s Employees' Benefit Society	1885	Toronto	T. Jeffery	Sick and funeral benefits
263	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	Walter J. Davies	Sick and funeral benefits
170	Grand Order of Israel Benefit Society	1908	Hamilton	H. R. Balinson	Sick and funeral benefits
180	Gutta Percha and Rubber Man'fg Co.'s Employees' Sick Benefit Society	1900	Toronto	F. H. Matthews	Sick and funeral benefits
237	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	Insurance against sickness and death ; also lifetime benefits
182	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Cecil W. Wallis	Sick and funeral benefits
86	Hamilton Police Benefit Fund	1891	Hamilton	Thos. A. Brown	Insurance against death, also lifetime benefits
132	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
148	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	John Love	Sick and funeral benefits
286	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock	W. A. Dugit	Sick and funeral benefits
158	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	T. H. Kirk	Sick and funeral benefits
296	Hibernians, Ancient Order of	1888	Ottawa	Thos. R. Donovan	Insurance against sickness and death
14	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster, B.A.	Insurance against sickness and death, also lifetime benefits (including endowments)

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
251	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto.....	W. Ward.....	Sick benefits
166	Irish Catholic Benevolent Union.....	1883	Toronto.....	Robert Scollard	Insurance against sickness and death
162	Italian Benevolent Society, Umberto Primo.....	1888	Toronto.....	G. Bagnato.....	Insurance against sickness and death
192	Italian Workmen's Association.....	1901	Toronto.....	Giovanni Colombo	Sick and funeral benefits
106	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock.....	F. F. Dickerson.....	Sick and funeral benefits
282	Kieltzer Sick Benefit Society of Toronto	1914	Toronto	S. Manella.....	Sick and funeral benefits
239	Knights of Malta, Chapter General of Canada...	1909	Toronto	H. J. Bentley	Insurance against sickness and death
61	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	Insurance against sickness and death
212	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	Joseph C. Kidd	Insurance against sickness and death
194	La Congregazione della Immacolata Concezione di Maria Santissima	1904	Toronto	P. Manganelli.....	Sick and funeral benefits
156	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. Jeanie Gordon...	Sick and funeral benefits
307	Linitzer Sick Benefit Society	1916	Toronto	I. Berman	Sick and funeral benefits.
88	London Police Benefit Fund Association	1877	London	Cecil W. McRoberts...	Insurance against death, also lifetime benefits
267	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	Horace W. Bishop.....	Sick and funeral benefits
112	Loyal True Blue Association	1893	Orillia.....	D. H. Church	Insurance against sickness and death
49	The Maccabees.....	1883	Detroit	L. E. Sisler.....	Insurance against sickness and death
120	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
122	Massey-Harris, Brantford, Relief Association...	1885	Brantford.....	J. R. Harmer	Sick and funeral benefits
94	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto.....	A. J. Saunders	Sick and funeral benefits
222	Mozner Sick Benefit Society	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
198	Mutual Masonic Compact.....	1871	St. Catharines....	H. J. Johnston	Insurance against death

136	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	Chas. W. Long	Sick and funeral benefits
257	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke	Sick and funeral benefits
218	Nova Radomsk Relief Society	1909	Toronto	Wolf Solomons	Sick and funeral benefits
27	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
75	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
18	Oddfellows' Relief Association	1874	Kingston	R. Meek	Insurance against disability or death
174	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schunck	Insurance against sickness and death
226	Ontario Commercial Travellers Association ..	1880	Toronto	J. H. Hiscocks	Mortuary benefits
200	Orange Grand Lodge of Ontario East	1894	London	F. M. Clarke	Sick and funeral benefits
80	Orange Grand Lodge of Ontario West	1860	Belleville	W. M. Fitzgerald	Insurance against sickness and death
41	Orange Grand Lodge of B. A.	1890	Toronto	Isaac Crowley	Insurance against sickness and death
305	Ottawa Hebrew Benefit Society	1915	Toronto	B. Goldfield	Sick and funeral benefits
292	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
.....	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	Romeo R. Marcell	Sick and funeral benefits
126	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
300	Polish Young Men's Hebrew Society	1915	Toronto	Izy Ross	Sick and funeral benefits
150	Polson Iron Works Benefit Association	1904	Toronto	J. L. Kingdon	Sick and funeral benefits
118	Postal Benefit Association of Toronto	1891	Toronto	G. Murray Hartwell	Insurance against death
152	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	Sick and funeral benefits
307	Radiator Company Mutual Benefit Society	1915	Brantford	V. Y. Beatty	Sick and funeral benefits
44	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	Insurance against sickness and death
53	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	Insurance against sickness and death
284	Roumanian Aid Association Gloria	1913	Hamilton	Maxim Marta	Sick and funeral benefits
235	Ruthenian Brotherhood of St. John the Baptist..	1911	Brantford	Stefan Zini	Sick and funeral benefits
249	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beach	Sick and funeral benefits
67	Société des Artisans Canadien Français	1876	Montreal	Henri Roy	Insurance against sickness and death
216	Società Amichevole di Figli d'Italia d'Ottawa..	1909	Ottawa	Vincenzo Macri	Sick and funeral benefits
273	Società Di Mutuo Soccorso La Trinacria Di Toronto	1914	Toronto	Mariano Calderone	Sick and funeral benefits
304	Sons of Canada Benevolent Association	1915	Toronto	J. W. Meredith	Sick and funeral benefits
32	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death
82	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
280	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls	Rocco DeLucia	Sick and funeral benefits
298	Sons of Lithuania Benefit Society	1914	Toronto	V. Astasunckas	Sick and funeral benefits
208	Sons of Poland Friendly Society	1907	West Toronto	A Podsiadlo	Sick and funeral benefits
37	Sons of Scotland Benevolent Association	1876	Toronto	Col. D. M. Robertson ..	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
214	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.	1908	Aurora	J. M. Walton	Sick and funeral benefits
302	Saint Stanislaus Mutual Benefit Society	1915	Toronto	Paul Bilewicz	Sick and funeral benefits
220	St. Albert Friendly Society	1909	Renfrew	Frank Cyhulsky	Sick and funeral benefits
138	St. Boniface Benefit Society	1892	Berlin	Jacob J. Gies	Sick and funeral benefits
269	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	Jos. B. Whiteley	Sick and funeral benefits
172	St. Jean Baptiste, Ottawa	1888	Ottawa	J. Saint-Germain, B.A.	Insurance against sickness and death
144	St. Joseph Aid Society of Formosa	1887	Formosa	Matthew Weller	Sick and funeral benefits
210	St. Joseph Lithuanian Benefit Society	1908	Toronto	Joseph Wasileuskas	Sick and funeral benefits
140	St. Joseph's Mutual Benefit Society	1889	Toronto	J. Bouvier	Sick and funeral benefits
71	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc	Insurance against sickness and death
204	St. Luke Benefit Society of	1894	Amherstburg	L. Bertrand	Sick and funeral benefits
275	Street Cleaners' Benevolent Association	1914	Toronto	Oliver L. Strickland	Sick and funeral benefits
184	Theatrical Mechanical Association	1886	Toronto	W. E. Meredith	Insurance against sickness and death
290	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	Insurance against sickness and death, also lifetime benefits
186	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
294	Toronto Musical Protective Association	1887	Toronto	Joseph Ball	Sick and funeral benefits
255	Toronto Independent Benevolent Association	1911	Toronto	Paul Edell	Sick and funeral benefits
84	Toronto Police Benefit Fund	1882	Toronto	Thos. Bustard	Insurance against death, also lifetime benefits
202	Toronto Civic Employees' Benevolent Association	1888	Toronto	C. J. Mitchell	Insurance against sickness and death
271	Toronto Electric Light Company's Employees' Mutual Benefit Society	1914	Toronto	E. Felton	Sick and funeral benefits
100	Toronto Railway Employees' Union	1893	Toronto	W. D. Robbins	Sick and funeral benefits
92	Toronto Typographical Union No. 91	1844	Toronto	Samuel Hadden	Sick and funeral benefits
5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
142	Verity Plow Company Relief Association	1899	Brantford	Charles Carter	Sick and funeral benefits

190	Victoria Lodge No. 7 of Good Samaritans....	1862	Hamilton	Miss A. Gwyder	Sick and funeral benefits
128	Vittorio Emanuele III. Society	1902	Toronto	S. Roncone	Sick and funeral benefits
104	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
229	Workmen's Circle of Toronto	1910	Toronto	M. Gellman	Sick and funeral benefits
224	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits

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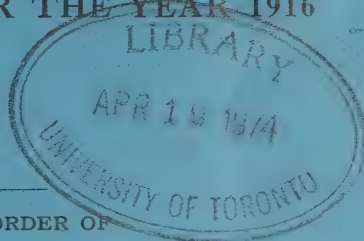


REPORT

OF THE

Registrar of Friendly
Societies

TRANSACTIONS FOR THE YEAR 1916



PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty
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R E P O R T

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1916

Printed by
WILLIAM BRIGGS,
Cor. Queen & John Sts.
Toronto.

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc.

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1916.

Respectfully submitted,

I. B. LUCAS,

Attorney-General.

TORONTO, 25th April, 1917.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1916.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

Registrar of Friendly Societies.

TORONTO, 24th April, 1917.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1916, were as follows:

J. Lockie Wilson, K.C., Grand Master WorkmanToronto.
F. G. Inwood, Grand RecorderToronto.
T. A. Hastings, Grand TreasurerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1916, \$15,206,047.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1915.....	26,673		34,208,750	11
Number of contracts taken during 1916 new or renewed.....	564		322,500	00
Add amount by which various certificates were increased during 1916.....			1,500	00
Gross number of contracts in force at any time in 1916.....	27,237		34,532,750	11
	Number.	Amount.		
Deductions :				
Contracts matured in 1916	625	\$ 749,741	34	
Contracts lapsed in 1916	10,023	6,813,841	00	
Contracts surrendered				
Reduction of Certificates		11,763,120	77	
Total deductions extended	10,648	19,326,703	11	
Net contracts in force 31st December, 1916			16,589	15,206,047 00
No. of certificate holders in good standing	14,540			
No. temporarily suspended.....	2,049			
Grand total of certificate holders, 31st December, 1916	16,589			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,107

Number of members who died during 1916, 12.

Amount of Funeral Benefits paid in 1916, \$360.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1916, 239.

Amount of benefits paid in 1916, in respect of sick members, \$4,716.00.

Number of weeks' sickness experienced in 1916, 1,100.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1916, \$16,043.69.

V. ASSETS.

Bonds, debentures, etc.	\$735,066 35
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	38,676 81
Imperial Bank, Toronto, General Fund	702 37
Imperial Bank, Toronto, Sick Fund	1,043 69
Imperial Bank, Toronto, Reserve Fund	42,093 71
Imperial Bank, Organization Fund	10,542 22
Assessments called, but not yet payable	59,000 00
Interest due and accrued	11,335 00
Total assets of Life Insurance Fund (not extended), \$866,593.05.	
" Sick and Funeral Fund (not extended), \$16,137.57.	
" General and other Funds (not extended), \$22,973.14.	
All other assets	7,243 61
Total assets	<u>\$905,703 76</u>

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$103,283 32
Amount of all other liabilities	1,341 17
Total liabilities	<u>\$104,624 49</u>

VII. MISCELLANEOUS.

Actions of proceedings instituted by or against the Society during 1916: Olsson vs. A.O.U.W., Supreme Court of Ontario, \$2,000.00. Olsson presumed to be dead and Court ordered payment of \$2,000.00 without costs.

Anderson vs. A.O.U.W., Supreme Court of Ontario. Increase of insurance between July 1st, 1916 and filing of Actuary's Report. Case in favour of plaintiff.

Cooper vs. A. O. U. W., Supreme Court of Ontario, \$2,000.00. Society claims certificate was under suspension for non-payment of assessments. Verdict for defendant.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1916, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1916.

Names and addresses of the auditors for 1916 were as follows: C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; J. Lockie Wilson, Toronto; E. F. Doake, Ottawa.

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

Certain changes were, during 1916, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$908,086.28.

Cash received during 1916 from:

Application fees	\$563 00
Badges, etc.	193 98
Assessments	741,767 96
Per capita tax	22,257 97
Changing certificates, etc.	155 50
Organization Fund tax	20,629 48
Interest	38,095 63
Reserve Fund transferred to Beneficiary Fund	89,000 00
Organization Fund transferred to General Fund	5,000 00
All other receipts	233 25
Total receipts	<u>\$917,896 77</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Fraternal association	\$60 00
Law costs	491 37
Registration fee	25 00
Rent of drawer, Trust Company	36 35
Organization expenses	21,675 52
Expense of annual meeting	5,520 04
Supplies bought	31 50
Travelling expenses	1,531 73
Rent, light, heat and taxes	1,512 90
Salaries, officers' and auditors' fees	6,560 90
Medical Examiner's salary and expenses	1,002 75
Clerk hire	8,444 45

Official Journal	4,195 04
Printing, stationery and advertising	584 80
Postage, telegrams and express	1,216 12
Business tax	193 87
Premiums for guaranteeing lodge officers	381 81
Other management expenses	113 50
Organization Fund transferred to General Fund	5,000 00
Revaluing certificates	5,795 20
Total expenses of management	64,372 85

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	824,205 58
Funeral benefits	360 00
Sick benefits	4,716 00
Transferred from Reserve Fund to Beneficiary Fund	89,000 00
Difference between purchase price and par value of sundry debentures ..	15,203 47

Total expenditure \$997,857 90

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	683	456,175 00	427 53	13	11,990 54
25-29.....	769	558,126 00	605 76	11	9,001 00
30-34.....	922	693,692 00	875 32	15	12,986 00
35-39.....	1,288	983,203 00	1,467 53	13	12,768 00
40-44.....	1,528	1,357,695 00	2,455 13	13	10,148 35
45-49.....	1,820	1,705,643 00	3,754 45	13	15,683 00
50-54.....	2,261	2,329,268 00	6,436 66	48	61,522 00
55-59.....	2,670	2,812,300 00	9,957 53	53	75,595 00
60-64.....	2,550	2,336,946 00	11,031 07	96	137,144 63
65-69.....	1,241	1,142,503 00	7,610 77	109	116,592 91
70-74.....	594	580,868 00	5,495 62	137	168,541 99
75-79.....	182	178,580 00	2,383 48	78	85,727 94
80-84.....	77	66,125 00	1,155 85	23	28,062 72
85 and over	4	4,923 00	86 04	3	3,977 26
Totals	16,589	15,206,047 00	53,742 74	625	749,741 34

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Dr. J. W. Edwards, M.P., Grand Councillor.....Cataraqui.
- John L. Davidson, Grand Vice-Councillor.....Toronto.
- Rev. A. J. Paul, B.A., Past Grand Councillor.....Brampton.
- Wm. F. Montague, Grand Recorder.....Hamilton.
- Samuel Broadfoot, Grand Treasurer.....Guelph.
- A. R. Hassard, B.C.L., Grand Representative.....Toronto.
- Wm. Benson, Grand Representative.....Toronto.
- W. H. Woods, M.D., Grand Representative.....Mt. Brydges.
- Sheriff Alex. Morris, Grand Representative.....Pembroke.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1916, \$27,902,878.81.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	34,111		30,221,827	34
Add contracts taken 1916, new and renewed	691		371,650	00
Add amount by which various certificates were increased during 1916.			11,759	00
Gross number and amount of contracts on foot at any time during 1916	34,802		30,605,236	34
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1916.....	433	409,710	81	
Contracts lapsed in 1916	3,084	2,148,919	00	
Contracts surrendered in 1916	104	74,877	00	
Add to above deductions the amount by which various certificates still on foot were reduced in 1916.....		68,850	72	
Total deductions.....	3,621	2,702,357	53	
Net contracts on foot 31st December, 1916	31,181		27,902,878	81
Number of certificate holders in good standing at 31st December, 1916	30,467		27,378,583	81
Temporarily suspended	714		524,295	00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1916, 7,923.

Number of members who died during 1916, 60.

The total amount of Funeral Benefits paid during 1916, \$3,250.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$124,842.64.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1916, 1,890.

The total amount of Sick Benefits paid in 1916, \$39,894.50.

The number of weeks' sickness experienced in 1916, 9,965 4-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1916, was \$124,842.64.

The number of females who received benefits in respect of sickness during 1916 was 531, and the average weeks of illness, 6.73.

The number of males who received benefits in respect of sickness during 1916 was 1,359, and the average weeks of illness, 4.69.

V. ASSETS.

Bonds, debentures and securities	\$1,066,175 93
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account ..	82,621 22
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	14,061 04
Bank of Hamilton, Hamilton, Ont., General Fund	35,219 19
Bank of Hamilton, Ont., Guarantee Fund	1,000 00
Dues and assessments called, but not yet payable, estimated at	47,207 83
Interest	24,184 78
Amount due under Liens on Certificates <i>re</i> errors in age	2,309 98
Outstanding accounts, less provision for bad debts	4,058 95
Per Capita tax of last month of 1916, estimated at	3,000 00
Supplies, etc., in Stock	3,023 98
Office furniture, etc., less amount written off for depreciation	2,174 00
Total assets of Life Insurance Fund (not extended)	\$1,103,023 66
Total assets of Sick and Funeral Fund	133,537 12
Total assets of Guarantee Fund	1,135 55
Total assets of General and other Funds	48,001 12
Other assets (detailed in memo.)	660 55
Total assets	<u>\$1,285,697 45</u>

VI. LIABILITIES.

Amount of claims supposed	\$82,259 40
Sick Benefit claims for sickness occurring in 1916	2,000 00
All other liabilities	3,282 15
Total liabilities	<u>\$87,541 55</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1916:

F. G. Weaver vs. Canadian Order of Chosen Friends. Defence; Member suspended when taken ill and not in good standing during his illness. Decision: Non-suited.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1916.

The Society's books were duly audited on February 21st, May 8th, August 8th, and November 6th, 1916.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1916 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1916, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1916, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1916, 26,184.

Number of certificate holders in Ontario at 31st December, 1916, 26,184.

Amount of insurance in force in Ontario at 31st December, 1916, \$24,001,765.81.

Number of members in Ontario who died during 1916, 378.

Amount of death benefits paid to Ontario members during 1916, \$361,476.98.

Amount of disability benefits paid to Ontario members during 1916, \$56,069.72.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$150,749.78.

Cash received during 1916 from:

Assessments in Life Insurance Department	\$489,052 83
Assessments in Sick Benefit Department	45,194 51
Per capita tax	41,464 50
Supplies sold and certificate fees, etc.	2,050 08
Interest	56,443 49
Premium for guarantee of lodge officers	735 63
Other sources	31 45
Cash received from investments (not extended), \$53,508.05.	

Total receipts	\$634,972 49
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Fees to Canadian Fraternal Association	\$70 00
Commission and organization account	7,932 97
Law costs	22 58
Registration fees	135 00
Investigation of claims, etc.	1,387 83
Supplies bought	2,473 67
Office furniture, etc.	151 25
Travelling expenses	386 25
Rent and heat, etc.	801 97
Managing officers' salaries and officers' and auditors' fees	6,811 20
Medical examiner's salary and expenses	4,728 95
Clerk hire	7,701 25
Official journal	1,971 64
Printing	1,756 82
Postage, telegrams and express	1,928 05
Premiums for guarantee of grand officers	21 00
Other expenses of management	243 03

Total expenses of management	38,523 46
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	393,936 80
Funeral benefits	3,250 00
Sick benefit assessments returned	19 48
Sick benefits	39,894 50
Total disability benefits	57,569 72
Cash paid for investments (not extended), \$173,134.91.	

Total expenditure	\$533,193 96
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,974	1,307,087 00	1,142 51	27	17,000 00
25-29.....	2,316	1,606,054 00	1,517 02	28	20,250 00
30-34.....	2,865	2,097,500 00	2,191 09	22	16,750 00
35-39.....	3,421	2,660,346 00	3,048 05	23	15,000 00
40-44.....	4,078	3,472,451 00	4,338 38	23	19,373 60
45-49.....	4,205	4,038,609 28	5,339 63	28	24,343 00
50-54.....	4,047	4,055,586 76	5,968 47	46	48,647 00
55-59.....	3,167	3,270,555 04	5,353 02	58	59,226 00
60-64.....	2,126	2,357,288 56	4,306 05	50	57,775 40
65-69.....	1,202	1,432,236 87	2,994 07	50	56,995 20
70-74.....	764	844,843 63	2,112 66	41	39,920 00
75-79.....	280	217,574 83	874 88	33	31,129 73
80-84.....	22	18,450 84	72 17	4	3,300 88
85 and over.....	.....	.....	.....	.....	.....
Totals.....	30,467	27,378,583 81	39,258 00	433	409,710 81

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Rev. Dr. T. S. Boyle, Supreme Leader Windsor, N.S.
 R. W. Hawkins, Supreme Vice-Leader Brownsville.
 J. M. Foster, B.A., Supreme Secretary Toronto.
 W. B. Graham, Supreme Treasurer Toronto.
 N. Sommerville, M.A., K.C., Supreme Solicitor Toronto.
 A. T. Hobbs, M.D., Supreme Medical Examiner Guelph.
 Dent Dalton, Supreme Past Leader Delhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,447,580.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1915			4,509	2,651,311 59
Add contracts taken during 1916, new or renewed			144	59,000 00
Gross number and amount of contracts on foot at any time during 1916			4,653	2,710,311 59
Deductions :	Number.	Amount.		
Contracts matured in 1916 by death	105	\$ 71,642 75		
Contracts lapsed in 1916	364	184,898 90		
Contracts matured during 1916 (endowment) and total disability		6,189 94		
Total deductions extended	469	262,731 59	469	262,731 59
Net endowment contracts on foot at 31st December, 1916			4,184	2,447,580 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915	6,654	\$ 5,193,759 50 ^c
Add contracts taken during 1916, new or renewed.....	146	62,500 00
Gross number and amount of contracts on foot at any time during 1916	6,800	5,256,259 50
	Number.	Amount.
Deductions:		
Contracts matured in 1916 by death	146	\$ 125,062 75 ^c
Contracts lapsed in 1916.....	496	335,557 75
Total deductions extended.....	642	460,620 50
	642	460,620 50
Net insurance contracts	6,158	4,795,639 00
Number of certificate holders in good standing on 31st December, 1916	6,029	7,106,319 00
Number of certificates temporarily suspended.....	129	136,900 00
Grand total of certificate holders 31st December, 1916.....	6,158	7,243,219 00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 249.
 Sick Benefits are undertaken by the Supreme Body only.
 Number of members who received Sick Benefits during 1916, 61.
 Amount of benefits paid to sick members, \$1,532.00.
 Number of weeks' sickness experienced in 1916, 383.
 Total amount of cash to credit of fund, 31st December, 1916, \$5,057.83.

V. ASSETS.

Cash value of bonds and debentures	\$308,645 21
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont.	86,709 03
Dues and assessments called, but not yet payable	24,838 10
Interest due and accrued	3,292 49
Amount of liens on certificates in force	49,141 79
All other assets	1,385 52
Total assets Life Insurance Fund (not extended)	\$345,253 29
Total assets Endowment Fund (not extended)	119,278 13
Total assets Sick and Funeral Fund (not extended)....	5,401 83
Total assets General and other Funds (not extended)...	4,078 92
Total assets	\$474,012 17

VI. LIABILITIES.

Amount of admitted claims	\$12,006 20
Supposed claims	2,000 00
Other liabilities	1,147 55
Total liabilities	<u>\$15,153 75</u>

VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1916: Rusbrook vs. O. C. H. C., Supreme Court of Ontario; \$2.17; Defence: That paid-up policy issued pursuant to direction of the Registrar of Friendly Societies. Judgment and costs in favour of plaintiff.

Assessments are made monthly.

Twelve assessments were made during 1916, each being payable the first day of each month.

The Society's accounts were audited in April, August and October, 1916, and February, 1917.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1916 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1916, 5,583.

Amount of insurance in force in Ontario at 31st December, 1916, \$6,606,109.00.

Number of members in Ontario who died during 1916, 133.

Amount of death benefits paid Ontario members during 1916, \$178,493.11.

Amount of disability benefits paid to Ontario members during 1916, \$5,649.94.

VIII. CASH RECEIPTS.

Cash balances from 1915 (not extended), \$358,335.20.

Cash received during 1916 from:

Application fees	\$210 00
Assessments	267,095 91
Per capita tax and levies	11,744 82
Charter fees	22 00
Supplies sold	78 46
Interest and dividends	16,189 08
All other sources	197 87
Repayment of loan (not extended), \$35,785.67.	

Total receipts	<u>\$295,538 14</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission	\$4,073 36
Registration fees	150 00
Supplies bought	514 52
Law costs	320 10
Rent, light, heat and taxes	957 60
Salaries, officers, auditors	3,947 64
Clerk hire	2,662 86
Medical Examiner—salary and expenses	139 25
Official Journal	962 98
Printing, stationery and advertising	270 25
Postage, telegrams and express	743 70
Premiums for guarantee of lodge officers	44 00
Other management expenses (detailed in memo.)	57 05

Total expenses of management	14,843 31
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(b) *Miscellaneous Expenditure.*

Endowments benefits	44,834 20
Life insurance claims other than endowments	191,493 11
Sick benefits	1,532 00
Total disability benefits	6,189 94
For investments (not extended), \$53,890.97.	

Grand totals	\$258,892 56
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24	104	92,500 00	89 30	1	1,000 00
25-29	233	210,300 00	225 93	4	3,500 00
30-34	459	485,500 00	612 03	4	3,000 00
35-39	527	560,780 00	819 72	5	5,500 00
40-44	723	799,100 00	1,370 88	2	2,000 00
45-49	864	985,600 00	2,159 72	7	7,000 00
50-54	1,018	1,209,157 00	3,280 85	12	12,000 00
55-59	854	1,100,564 00	3,774 79	17	26,160 00
60-64	673	857,590 00	3,751 49	20	29,760 00
65-69	403	548,820 00	3,168 31	33	43,080 00
70-74	223	318,565 00	2,450 05	24	41,136 00
75-79	54	66,443 00	693 46	15	22,589 50
80-84	22	22,450 00	328 78	2	2,650 00
85 and over	1	1,000 00	18 68	.....	.....
Totals	6,158	7,258,369 00	22,743 99	146	199,375 50

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James A. Minnes, PresidentKingston.
 John O. Donogh, Vice-PresidentToronto.
 R. Meek, Secretary-TreasurerKingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
Contracts in force 31st December, 1915	27,402	\$ 32,554,750 00
Add contracts taken during 1916, new or renewed.....	842	900,750 00
Add amount by which various certificates were increased during 1916.		19,500 00
Gross number and amount of contracts on foot at any time during 1916	28,244	33,475,000 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	283	\$ 360,500 00
Contracts lapsed in 1916.....	1,230	1,345,250 00
Contracts cancelled in 1916.....	114	120,500 00
Contracts surrendered in 1916.....	14	15,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916		8,750 00
Total deductions extended.....	1,641	1,850,000 00
Net contracts on foot at 31st December, 1916.....	26,603	31,625,000 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc. \$1,538,814 41
 Cash on hand 318 36

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont.	\$55,536 43
Montreal Bank, Kingston, Ont.	14,205 30
Montreal Bank, Port Hope	6,637 42
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	66,629 29
All other assets	5,945 72
Total assets	<u>\$1,693,086 93</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$64,500 00
Total liabilities	<u>\$64,500 00</u>

VII. MISCELLANEOUS.

Actions instituted against the Society in 1916: None.

Six assessments were made during 1916, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1916: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1916.

Certain changes were made, during 1916, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 15,668.

Number of certificate holders in Ontario at 31st December, 1916, 15,668.

Number of members in Ontario who died during 1916, 165.

Amount of insurance in force in Ontario at 31st December, 1916, \$18,426,500.00.

Amount of death benefits paid to Ontario members during 1916, \$199,749.13.

Amount of disability benefits paid to Ontario members during 1916, \$701.92.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$130,494.08.

Cash received during 1916 from:

Application fees	\$424 00
Assessments	385,864 24
Per capita and levies	33,529 48
Interest	79,619 02
All other sources	842 01
Repayment of investments (not extended), \$43,896.34.	

Total cash receipts	\$500,278 75
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission	\$8,103 63
Law costs	392 51
Registration (Ontario, \$25)	140 00
Annual meeting	1,857 30
Supplies bought	459 34
Travelling expenses	3,971 11
Rent, heat and taxes	1,780 72
Salaries, officers and auditors' fees	12,070 58
Medical Examiners' salary and expenses	1,012 00
Printing, stationery and advertising	2,137 68
Postage, telegrams, telephone and express	2,523 47
Actuarial expenses	572 00
Directors	553 98
Premiums for guarantee of lodge officers	274 20
Commissions on collections of assessments	24,801 60
Commissions on fees	408 00
Commission on capita tax	2,140 74
Canadian Fraternal Association	65 00
Manitoba Board	300 00
Other management expenses (detailed in memo.)	785 43

Total expenses of management	64,349 29
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	340,764 88
Total disability benefits	3,701 92
Expenditure other than foregoing	468 08
Investments (not extended), \$209,530.21.	

Total expenditure	\$409,284 17
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	249	249,500 00	250 71	3	3,000 00
25-29.....	1,886	1,922,000 00	1,954 85	23	25,500 00
30-34.....	3,884	4,162,250 00	4,309 12	31	32,795 70
35-39.....	4,888	5,408,500 00	5,794 00	28	29,707 03
40-44.....	4,642	5,355,750 00	5,948 09	22	25,899 31
45-49.....	3,754	4,590,750 00	5,272 66	21	25,397 59
50-54.....	2,954	3,878,750 00	4,356 51	31	37,018 09
55-59.....	2,067	2,830,000 00	3,164 20	31	42,896 62
60-64.....	1,174	1,660,500 00	1,891 72	30	45,463 31
65-69.....	664	951,750 00	1,114 38	25	36,882 64
70-74.....	291	414,000 00	467 52	15	22,000 00
75-79.....	110	150,750 00	165 03	13	21,000 00
80-84.....	32	41,000 00	46 80	8	8,940 40
85 and over.....	8	9,500 00	12 09	2	2,500 00
Totals.....	26,603	31,625,000 00	34,747 68	283	359,000 69

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. A. Stewart, High Chief Ranger	Perth, Ont.	
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.	
R. Elliott, High Secretary	Brantford Ont.	
A. R. Galpin, High Treasurer	Brantford Ont.	
J. A. Stewart ...	}Elected Members.....	Perth, Ont.
J. A. A. Brodeur..		Montreal, Que.
A. R. Coffin.....		Truro, N.S.
A. E. Wright....		Toronto, Ont.
John Mills.....		Hanover, Ont.
F. H. Davidson..		Winnipeg Man.
Dr. E. W. Moles..		Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$89,792,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1915	91,046	\$ 90,478,000 00 ^c
Add contracts taken during 1916, new or renewed.....	4,684	4,495,000 00
Gross number and amount of contracts on foot at any time during 1916	95,730	94,973,000 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	709	\$ 733,500 00 ^c
Contracts lapsed and cancelled in 1916	4,696	4,447,000 00
Total deductions extended.....	5,405	5,180,500 00
Net contracts in force 31st December, 1916.....	90,325	89,792,500 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1916, 60,699.

Number of members of the Society who died during 1916, 709.

The total amount of Funeral Benefits paid in 1916, High Court, \$22,130.00; Subordinate Courts, \$3,525.97.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, was: High Court, \$504,659.78; Subordinate Courts, \$188,317.09.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1916, 8,112.

Total amount of Sick Benefits paid in 1916, High Courts, \$183,069.40; Subordinate Court, \$18,843.66.

Number of weeks' sickness experienced in 1916, 42,082 5-7.

Amount paid for medical attendance during 1916 (subordinate), \$7,740.24.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed.	5,902,327 92
Actual cash on hand, as per audit statement, 31st December, 1916	\$188,317 09
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	176,149 50
Standard Bank, Brantford (current account)	47,575 04
Union Bank, Winnipeg (current account)	1,491 48
Quebec Bank, Quebec	5,000 00
Union Bank, Winnipeg (current account)	458 90
Interest due and accrued	123,938 21
Office furniture and fixtures	9,963 23
Total assets of Life Insurance Fund (not extended)	\$5,741,665 36
Total assets of Sick and Funeral Fund (not extended)	515,275 69
All other assets	5,179 76
Total assets	<u>\$6,285,459 47</u>

VI. LIABILITIES.

Amount of claims admitted	\$72,955 98
Amount of Sick and Funeral Benefit claims, standing unpaid or un- adjusted	1,396 30
Amount of all other liabilities	9,124 53
Total liabilities	<u>\$83,476 81</u>

VII. MISCELLANEOUS.

Suits instituted against the Society during 1916:

Martha Leah Regan vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Dispute *re* death of assured. Decision: Plaintiff received \$500.00 and costs.

Jane Willoughby vs. C.O.F., Supreme Court of Ontario, \$1,012.50. *Re* proof of age. Judgment in favour of plaintiff.

W. J. McNaughton vs. C.O.F., \$56.00. Local Court claim that he was not off work during time he claimed sick benefits. Judgment in favour of plaintiff.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1916, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1916, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1916 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1916 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1916, 47,306.

Amount of insurance in force in Ontario at 31st December, 1916, \$47,153,000.00.

Number of members in Ontario who died during 1916, 425.

Amount of death benefits paid to Ontario members during 1916, \$442,990.94.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,677,213.94.

Cash received during 1916:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees .....	.....	.....	\$6,263 09
Dues .....	.....	.....	174,534 44
Assessments	\$1,074,684 77	.....	.....
Per capita tax	111,917 79	\$11,183 30	.....
Fees	9,438 00	701 00	.....
Supplies sold	1,662 30	392 59	.....
Premiums for guarantee bonds	3,704 50	407 00	.....
Interest	326,330 51	26 90	.....
Other sources	3,162 80	1,704 25	85,484 36
Cash received from investments (not ex- tended), \$554,383.36.			
Totals	\$1,530,900 67	\$14,420 04	\$266,281 89

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	High Court.	District High Courts.	Subordinate Courts.
Cash paid during 1916 for:			
Capitation tax Dist. High Court		\$3,508 50	.....
Office expenses District High Court		1,194 61	.....
Organization expenses	\$58,569 52	2,424 64	.....
Law costs	1,208 90	.....	.....
Grants	4,100 00	.....	.....
Registration fees	258 50	.....	.....
Investigation expenses	1,457 66	.....	.....
Executive Committee	1,339 34	72 30	.....
Exchange	1,007 25	.....	.....
Expenses of delegates, District High Court	350 00	.....	.....
Supplies and printing	7,970 79	187 30	.....
Annual meeting	2,244 38	1,535 80	.....
Light, heat, taxes and water rates	839 09	.....	.....
Managing officers' salaries and officers' and auditors' fees	12,303 32	2,760 00	.....
Medical Board expenses	212 75	97 25	.....
Clerk hire	16,524 23	730 00	.....
Official journal	7,233 70	.....	.....
Stationery and advertising	2,604 13	596 58	.....
Postage, telegrams, etc.	4,440 16	33 50	.....
Guarantee of bonds	1,304 86	412 00	.....
Other management expenses in memo.	1,531 51	.....	.....
Total expenses of management	125,505 09	13,552 48	.....

(b) Miscellaneous Expenditure.

Life insurance claims	726,309 11	.....	.....
Funeral benefits	22,130 00	.....	\$3,525 97
Sick benefits	183,069 40	.....	18,843 66
District High Court grants .....	.....	450 00	.....
Gratuities	384 00	.....	.....
Medical attendance .....	.....	.....	7,740 24
District Deputies .....	.....	53 30	.....
Office premises and furniture	944 80	.....	.....
Active Foreign Service Volunteers	21,732 51	.....	.....
Expenses, good of Order	320 02	.....	.....
Expenditure other than foregoing	313 46	.....	222,699 21
Total expenditure	\$1,080,708 39	\$14,055 78	\$252,809 08

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	8,993	8,532,500 00	5,258 03	50	46,600 00
25-29.....	11,800	11,246,500 00	7,016 49	69	64,323 08
30-34.....	13,970	13,395,000 00	8,812 56	62	58,950 00
35-39.....	13,611	13,183,000 00	8,780 93	60	60,423 08
40-44.....	12,719	12,595,000 00	8,878 43	73	68,581 25
45-49.....	10,824	11,061,500 00	8,300 42	65	71,500 00
50-54.....	8,270	8,774,500 00	6,475 00	96	103,889 36
55-59.....	5,558	6,078,500 00	5,120 16	94	105,987 81
60-64.....	2,715	2,982,000 00	2,591 52	46	50,349 42
65-69.....	1,201	1,272,000 00	1,088 21	46	47,253 85
70-74.....	450	458,000 00	375 95	24	23,792 95
75-79.....	153	153,000 00	90 90	17	17,658 31
80-84.....	52	52,000 00	33 70	6	6,000 00
85 and over.....	9	9,000 00	5 85	1	1,000 00
Totals.....	90,325	89,792,500 00	62,828 15	709	726,309 11

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1916, were as follows:

C. H. Bamfylde, Grant Master..... Hamilton.
D. F. Palmer, Deputy Grand Master..... Toronto.
C. H. Denton, Past Grand Master..... Tillsonburg.
T. S. Hudson, Grand Representative..... Montreal.
W. L. D. Adams, Grand Representative..... Toronto.
Robert Fleming, Grand Secretary..... Toronto.
W. H. Shaw, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
Funeral benefits in force 31st December, 1916 \$2,275,938 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1915.....	20	\$ 8,800 00 ^{c.}
Gross number and amount of contracts on foot at any time during 1916	20	8,800 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	3	\$1,200 00
Contracts surrendered in 1916.....		
Contracts cancelled in 1916.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1916		
Total deductions extended.....	3	1,200 00
Net endowment contracts on foot 31st December, 1916	17	7,600 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1915	3,358	\$ c. 2,415,280 67
Add contracts taken in 1916, new or renewed.....	50	38,500 00
Gross number and amount of contracts on foot at any time during 1916	3,408	2,453,780 67
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1916.....	47	36,234 61
Contracts lapsed, surrendered or cancelled in 1916	221	139,097 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		2,510 39
Total deductions extended.....	268	177,842 00
Net contracts on foot 31st December, 1916	3,140	2,275,938 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Forty-eight members died during 1916, and the amount of funeral benefits paid was \$1,920.00.

Total cash standing to credit of Funeral Fund, 31st December, 1916: None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1916: Grand Body, 16; Subordinates, 298.

The total amount of benefits paid in 1916: Grand Body, \$375.87; Subordinates, \$4,789.54.

Number of weeks' sickness experienced in 1916: Grand Body, 101; Subordinates, 1,469.

The total amount paid for medical attendance was \$1,776.75.

Total cash standing to credit of Sick Fund: Grand Body, \$2,035.07.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate		\$5,300 00
Cash value of mortgages	\$14,800 00	2,100 00
Cash value of bonds, debentures and securities	156,896 21	793 14
Cash on hand	564 49	
Cash on deposit to the Society's credit, not drawn against as follows:		

In Dominion Bank, Toronto	20,765 47	15,381 70
Dues and assessments due and unpaid	3,455 80	1,735 21
Interest due and accrued on mortgages	285 79	.....
Interest due and accrued on bonds, debentures and securities ..	3,764 93	57 74
Total assets of Life Insurance Fund (not extended) ..	\$190,554 33	
Total assets of Sick Fund (not extended) ..	2,035 07	
Total assets of Guarantee Fund (not extended) ..	500 00	
Total assets, General and other Funds (not extended) ..	2,169 18	
All other assets	2,162 91	6,324 07
Total assets	\$202,695 60	\$31,691 86

VI. LIABILITIES.

Amount of claims admitted	\$8,000 00	.....
Amount of other liabilities	70 98	\$1,246 92
Total liabilities	\$8,070 98	\$1,246 92

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1916.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited quarterly during 1916.

The names and post office addresses of the auditors for 1916 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1916, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,974.

Number of certificate holders in Ontario at 31st December, 1916, 2,974.

Amount of insurance in force in Ontario at 31st December, 1916, \$2,140,688.67.

Number of members in Ontario who died during 1916, 44.

Amount of death benefits paid to Ontario members during 1916, \$33,734.61.

Amount of disability benefits paid to Ontario members during 1916, \$800.00.

Amount of endowment benefits paid to Ontario members during 1916, \$1,200.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$19,179.33.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Application fees	\$138 35	.....
Initiation fees .....	.....	\$90 57
Degrees and cards .....	.....	42 50
Assessments (premiums)	37,364 25	.....

Per capita tax and levies	8,091 27	19,885 19
Supplies sold	87 30	.....
Rent .....	.....	390 95
Interest	10,428 31	384 55
Premiums for guarantee	234 00	.....
All other sources	4,493 84	949 59
From investment (not extended), \$6,854.03.		

Total receipts	\$60,837 32	\$21,743 35
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate. Bodies.
Cash paid during 1916 for:		
Per capita tax or levies .....	.....	\$9,688 42
Commission and organization	\$358 30	.....
Law costs	169 21	.....
Registration fees	35 00	.....
Supplies bought	34 32	375 50
Travelling expenses	31 80	57 00
Rent, light, heat and taxes	510 00	1,688 66
Salaries, officers' and auditors' fees	2,475 05	1,423 26
Clerk hire	1,049 94	118 00
Medical Examiner's salary	400 00	.....
Official journal of proceedings	459 56	.....
Printing, stationery and advertising	94 10	125 00
Postage, telegrams and express	231 07	645 00
Premium for guarantee	16 00	234 00
Other expenses .....	.....	280 58
Total expenses of management	5,864 35	14,635 42

(b) Miscellaneous Expenditure.

Endowments	1,200 00	.....
Life insurance claims	36,234 61	.....
Funeral benefits	1,920 00	.....
Sick benefits	375 87	4,789 54
Disability benefits	800 00	.....
Medical attendance .....	.....	1,776 75
Other expenditure	451 91	.....
Cash paid for investments (not extended), \$18,693.98.		

Total expenditure	\$46,846 74	\$21,201 71
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	163	81,300 00	75 52	.....	.....
25-29.....	220	128,250 00	140 70	1	1,000 00
30-34.....	259	166,000 00	208 80	2	1,250 00
35-39.....	367	228,850 00	351 95	2	2,000 00
40-44.....	429	306,900 00	572 70	1	1,000 00
45-49.....	401	309,870 00	619 75	4	3,500 00
50-54.....	408	317,671 42	646 25	5	4,225 38
55-59.....	341	315,187 25	636 32	8	8,600 00
60-64.....	218	186,050 00	376 40	4	2,000 00
65-69.....	180	147,400 00	317 40	10	8,059 23
70-74.....	73	66,460 00	142 70	3	3,500 00
75-79.....	20	15,500 00	31 40	1	500 00
80-84.....	1	500 00	1 05	.....	.....
85 and over	60	6,000 00	7 80	6	600 00
Totals.....	3,140	2,275,938 67	4,128 74	47	36,234 61

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

D. J. Proctor, Supreme President..... Toronto.
 F. H. Carter, Supreme Vice-President..... St. John, N.B.
 W. H. Randall, Past Supreme President..... Toronto.
 John W. Carter, Supreme Secretary Toronto.
 C. Meech, Supreme Treasurer Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1916, \$3,834,600.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915	4,556	\$ 4,101,550 00
Contracts taken during 1916.....	23	c. 18,750 00
Gross number and amount on foot at any time during 1916.....	4,579	4,120,300 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	62	\$ 63,725 00
Contracts lapsed in 1916.....	242	c. 220,750 00
Amount by which various certificates still on foot were reduced		1,225 00
Total deductions extended.....	304	285,700 00
Net contracts on foot 31st December, 1916	4,275	3,834,600 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 29,748; juveniles, 1,949.

Number of members of the Society who died during 1916, 231.

The total amount of funeral benefits paid in 1916 was \$23,000.00.

Number of members' wives who died during 1916, 138, and the amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1916, 24; amount paid in respect thereof was \$360.00.

Number of juvenile members who died during 1916, 2; amount paid in respect thereof, \$45.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1916, was \$33,127.25; Juvenile branch, \$4,139.09.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3,226.

The total amount of benefits paid during 1916: Supreme body, \$36.36; Subordinate bodies, \$48,055.76; Juvenile branch, \$932.22.

Number of weeks' sickness experienced in 1916 was 16,112.

Amount paid for medical attendance during 1916 was: Subordinate bodies, \$28,643.67; Juvenile branch, \$1,429.54.

Total amount of cash standing to credit of fund at 31st December, 1916: Grand body, \$3,282.14; Subordinate bodies, \$252,028.68; Juvenile branch, \$11,304.64.

V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$37,474 93	.....	.....	.....
Cash value of mortgages	37,151 51	.....	.....	.....
Cash value of bonds, debentures, securities	12,750 00	.....	.....	.....
Actual cash in hand 31st Dec., 1916..	110 32	.....	\$8,084 63	\$662 01
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay) and sundry banks, sundry places	109,208 48	\$3,282 14	243,944 05	10,642 63
Interest due and accrued	6,196 24	.....	.....	.....
Total assets, Insurance				
Fund (not extended) \$84,322 70	.....	.....	.....	.....
Total assets, Sick Fund. 266,615 46	.....	.....	.....	.....
Total assets, Guarantee				
Fund 7,060 55	.....	.....	.....	.....
Total assets, General Fund 79,931 06	.....	.....	.....	.....
Total assets, Funeral Fund 38,211 34	.....	.....	.....	.....
Aggregate of all other assets.....	6,634 17	.....	.....	.....
Total assets	\$209,525 65	\$3,282 14	\$252,028 68	\$11,304 64

VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society.....	\$8,000 00	.....	.....
Amount of other liabilities .....	.....	\$2,216 25	\$76 29
Total liabilities	\$8,000 00	\$2,216 25	\$76 29

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1916.

Assessments for the purpose of life insurance are made monthly.

Fifteen such assessments were made during 1916, payable first of each month.

The books and accounts were duly audited January 26th, 1917.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

Certain changes were made during 1916 in the constitution and rules in respect of insurance certificates on benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 22,453.

Number of certificate holders in Ontario, 3,003.

Amount of insurance in force in Ontario at 31st December, 1916, \$3,085,250.00.

Number of members in Ontario who died during 1916, 55 beneficiary and 162 funeral claims.

Amount of insurance benefits paid to Ontario members in 1916, \$58,725.00.

Amount of disability benefits paid to Ontario members in 1916, \$400.00.

Amount of funeral benefits paid to Ontario members during 1916, \$16,200.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Supreme Lodge, \$96,183.88.

Juvenile and Subordinate, \$273,481.06.

Cash received during 1916 from:

	Supreme Body.
Registration (F. Ben.)	\$667 30
Dues	140 02
Assessments: Funeral and Beneficiary	109,123 18
Per capita tax and levies	26,987 08
Charter fees	103 00
Supplies sold	3,210 52
Interest	4,548 43
Premiums for guarantee of lodge officers	476 38
Rents	2,703 75
All other sources	190 05
Cash received from investments, \$325.00.	

Total receipts	\$148,149 71
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Receipts by Grand body, \$3,511.79.

Receipts by Subordinate branches, \$179,603.53.

Receipts by Juvenile branches, \$5,100.47.

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Supreme Body.

Cash paid during 1916 for:

Commission	\$3,061 26
Law costs	293 50
Registration fees	35 00
Investigation of claims	282 80
Defunct Lodge funds distributed	180 12
Executive meetings	282 75
Vote Supreme Executive Council	100 00
Expenses of general meeting	1,789 11
Supplies bought	2,716 61
Travelling expenses	1,595 69
Rent, light, heat and taxes	2,953 28
Managing officers' salary and expenses	3,700 00
Medical examiners' fees	15 00
Clerk hire	5,066 50
Official Journal	3,650 00
Printing, stationery and advertising	689 59
Postage, telegrams and express	1,150 60
Premiums for guarantee of lodge officers	16 00
Other management expenses	61 06

Total expenses of management 27,638 87
(b) *Miscellaneous Expenditure.*

Life insurance payments	63,725 00
Funeral benefits	30,280 00
Total disability benefits	600 00
Sick benefits	36 36
Gratuities	55 00
Expenditures other than foregoing	404 56
For investments (not extended), \$12,600.00.	

Total expenditure \$122,739 79

Expenditure by Grand body, \$3,391.78.

Expenditure by Subordinate bodies, \$186,870.90.

Expenditure by Juvenile branch, \$4,429.53.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-21.....	60	48,000 00	50 68	.....	.....
25-29.....	157	138,750 00	136 83	2	2,000 00
30-34.....	274	235,000 00	246 61	3	3,000 00
35-39.....	411	374,500 00	432 70	3	2,000 00
40-44.....	450	433,250 00	561 95	2	1,500 00
45-49.....	578	578,450 00	771 25	4	3,500 00
50-54.....	580	633,250 00	884 36	3	4,000 00
55-59.....	463	521,250 00	804 32	5	5,000 00
60-64.....	312	363,800 00	609 18	11	13,000 00
65-69.....	249	280,100 00	501 59	4	3,500 00
70-74.....	161	178,800 00	405 13	13	14,000 00
75-79.....	37	36,100 00	121 61	8	8,700 00
80-84.....	8	10,350 00	25 61	2	1,900 00
85 and over.....	4	3,000 00	15 90	.....	.....
Totals.....	3,744	3,834,600 00	5,567 72	60	62,100 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. C. Gordon, Grand Chief.....Toronto.
J. L. Wilson, Grand Chieftain.....Toronto.
Alex. Fraser, Grand Treasurer.....Toronto.
Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,
\$4,493,637.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	6,308		4,860,137	00
Add contracts taken during 1916	58		36,250	00
Gross number and amount of contracts on foot at any time during 1916	6,366		4,896,387	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1916	120	\$ 97,250	00	
Contracts lapsed in 1916	500	305,500	00	
Contracts surrendered in 1916.....				
Contracts cancelled in 1916.....				
Total deductions extended.....	620	402,750	00	
Net contracts on foot 31st December, 1916.....	5,746		4,493,637	00

III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1916, 62.

Total amount of benefits paid in 1916, in respect of sick members, \$1,151.25.

Number of weeks' sickness experienced during 1916, 284.

Total amount of cash standing to credit of fund, \$8,536.16.

V. ASSETS.

Cash value of bonds, debentures, etc.	\$550,378 08
Cash on hand	1,814 38
Cash on deposit, Bank of Hamilton, Toronto	16,851 61
Imperial Bank, Toronto	3,099 48
Bank of Hamilton (Reserve and General funds)	31,634 85
Royal Bank, Toronto	2,101 24
Bank of Hamilton, Toronto (Sick Benefit fund)	8,527 11
Deposit with Quebec Government	5,000 00
Total assets of Life Insurance fund (not extended).....	\$594,188 47
Total assets of Sick fund (not extended)	8,536 16
Total assets of General funds (not extended)	16,479 29
	<hr/>
	\$619,406 75
Less outstanding cheque	202 83
	<hr/>
Total assets	\$619,203 92

VI. LIABILITIES.

Amount of claims admitted	\$21,750 00
	<hr/>
Total liabilities	\$21,750 00

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1916, payable on the first day of each month.

The Society's accounts were audited 8th and 9th January, 1917. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1916 were: A. D. McIntyre, Trenton, and J. A. McIntosh, Hamilton.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1916, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1916, 5,105.

Number of members in Ontario who died during 1916, 111.

Amount of death benefits paid to Ontario members during 1916, \$79,777.46.

Amount of insurance in force in Ontario, 31st December, 1916, \$4,038,137.00.

VIII. CASH RECEIPTS.

Cash balance from 1915, \$81,116.18.

	Grand Camp.	Subordinate Camps.
Cash received during 1916 from:		
Initiation fees		\$22 00
Dues		13,554 09
Assessments and dues	\$84,035 26	83,322 85
Per capita tax	11,079 91	
Supplies sold	440 38	
Interest	28,234 54	
All other		2,454 89
Cash received from repayment of loan (not extended), \$23,145.51.		
Total cash receipts	\$123,790 09	\$99,353 83

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1916 for:		
C.F.A., annual fee	\$40 00	
Per capita tax		\$10,981 96
Registration fees	35 00	
Taxes	217 26	
Guarantee bond Grand Secretary	30 00	
Supplies bought	141 40	423 91
Travelling expenses	26 35	
Medical Examiner's salary and expenses	125 74	
Salaries, officers', committees' and auditors' fees	1,830 00	
Clerk hire	1,300 00	
Postage, telegrams and express	419 23	
Printing, etc.	523 75	
Premiums for Guarantee Bonds	127 05	
Committee expenses	401 70	
Interest	24 40	
Other expenses	205 61	
Total expenses of management	5,447 49	11,405 87

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	87,992 90	
Sick benefits	1,151 25	
Refunds, assessment account	254 98	
Paid by Subordinate Camps to Grand Camp for assess- ments		83,253 15
All other expenditure	1 90	4,496 35
Cash for investments, etc. (not extended), \$69,377.42.		
Total expenditure	\$94,848 52	\$99,155 37

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	106	56,500 00	51 37	5	3,500 00
25-29.....	296	184,500 00	183 89	3	1,750 00
30-34.....	470	278,250 00	298 87	6	2,500 00
35-39.....	603	405,250 00	471 45	4	2,750 00
40-44.....	662	456,597 00	558 81	2	1,500 00
45-49.....	689	525,074 00	697 27	9	6,250 00
50-54.....	852	688,340 00	1,024 79	12	8,000 00
55-59.....	749	665,282 00	1,095 26	13	9,750 00
60-64.....	544	479,809 00	909 26	15	13,250 00
65-69.....	457	432,535 00	964 80	17	17,000 00
70-74.....	238	230,000 00	572 05	25	22,500 00
75-79.....	75	88,500 00	261 41	9	8,500 00
80-84.....	4	2,000 00	5 63	.....	.....
85 and over.....	1	1,000 00	3 00	.....	.....
Totals.....	5,746	4,493,637 00	7,097 86	120	97,250 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Daniel D. Ellis, M.D., PresidentFleming, Sask.
H. C. Hocken, Vice-President Toronto.
Isaac Crowley, Secretary-Treasurer Toronto.
J. J. Williams, M.D., Executive Woodstock.
Wm. Crawford, Executive Toronto.
J. C. Boylen, Executive Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	5,202		5,044,000	00
Add contracts taken during 1916, new or renewed.....	441		412,500	00
Add amount by which various certificates were increased.....			2,000	00
Gross number and amount of contracts on foot at any time during 1916	5,643		5,458,500	00
Deductions :				
	Number.	Amount.		
Contracts matured in 1916.....	76	\$ 75,000 00		
Contracts lapsed in 1916	464	433,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1916		500 00		
Total deductions carried out	540	508,500 00	540	508,500 00
Net contracts on foot at 31st December, 1916.....	5,103		4,950,000	00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st Decembber, 1916.—No information.

IV. SICK BENEFITS.

No information.

V. ASSETS.

Cash value of mortgages	\$12,600 00
Cash value of bonds, debentures, etc.	94,776 60
Cash in hands of Secretary-Treasurer	42 64
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	15,926 74
Interest due and accrued	1,582 42
Total assets	<u>\$124,928 40</u>

VI. LIABILITIES.

Amount of claims supposed or reported unadjusted	\$12,000 00
Total liabilities	<u>\$12,000 00</u>

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessment were made during 1916, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 13th, 1917.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1916 were as follows: William Chenery, Toronto, and James F. Harper, Hamilton.

No changes were, during 1916, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,776.

Amount of insurance in force in Ontario, 31st December, 1916, \$3,650,000.00.

Number of members in Ontario who died during 1916, 65.

Amount of death benefits paid to Ontario members during 1916, \$59,213.62.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$107,736.18.

Cash received during 1916 from:

Application fees	\$1,375 00
Dues ..	9,910 00
Assessments ..	84,033 27
Interest ..	5,180 31
Other sources	225 15
Repayment of investments, \$595.37.	

Total receipts	<u>\$100,723 73</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission and organization expenses	\$3,094 50
Registration fees	206 50
Supplies bought	201 03
Travelling expenses	71 30
Rent, light, heat, taxes and telephone	632 50
Salaries, officers' and auditors' fees	1,950 00
Medical examiner's salary and expenses	1,085 50
Clerk hire	2,242 87
Printing, stationery and advertising	940 24
Postage, telegrams and express	1,261 62
Premiums for guarantee	15 00
Investigation of claims	175 00
Other management expenses	24 25

Total expenses of management	11,900 31
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(b) *Miscellaneous Expenditure.*

Life insurance claims	73,213 62
For investments (not extended), \$9,722.10.	

Total expenditure	\$85,113 93
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	367	257,000 00	319 93	4	3,012 18
25-29.....	471	454,500 00	464 06	6	6,000 00
30-34.....	620	590,500 00	669 97	7	6,890 00
35-39.....	626	597,500 00	737 70	5	4,000 00
40-44.....	573	545,000 00	753 15	.....	.....
45-49.....	616	589,000 00	905 22	4	4,000 00
50-54.....	589	576,500 00	962 58	5	5,000 00
55-59.....	509	508,000 00	874 63	8	8,000 00
60-64.....	334	334,000 00	639 57	9	7,938 12
65-69.....	198	198,000 00	371 24	9	9,000 00
70-74.....	134	134,000 00	289 02	12	11,975 53
75-79.....	54	54,000 00	127 58	5	4,885 50
80-84.....	9	9,000 00	23 46	2	2,000 00
85 and over.....	3	3,000 00	11 01	.....	.....
Totals.....	5,103	4,950,000 00	7,149 12	76	72,701 33

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel N. Hoag, Supreme RegentMt. Vernon, N.Y.
C. Arch. Williams, Supreme Vice-RegentChicago, Ill.
Alfred T. Turner, Supreme Secretary Boston, Mass.
A. S. Robinson, Supreme TreasurerSt. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force 31st December, 1916.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915.....		
Add contracts taken during 1916 new and renewed		
Add amount by which various certificates were increased during 1916		
Gross number and amount of contracts on foot at any time during 1916		
	Number.	Amount.
		\$ c.
Deductions:		No information.
Contracts matured in 1916.....		
Contracts lapsed in 1916.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		
Total deductions extended.....		
Net contracts on foot at 31st December, 1916.....		

.V. ASSETS.

Cash value of real estate, less incumbrances	\$65,000 00
Cash value of bonds, etc.	2,830,420 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	

W. & O. B. Fund.

Atlanta National Bank, Atlanta, Ga.	\$17,727 04
The American Bank & Trust Co., Wilmington, N.C.	14,931 72
Boston Safe Deposit & Trust, Boston	17,528 00
National Shawmut Bank, Boston	13,063 65
National Exchange Bank, Baltimore	28,015 57
Mechanics' Bank, Brooklyn	33,464 16
Central National Bank, Cleveland	19,317 30
First National Bank, Chicago	22,854 16
Merchants Loan & Trust Company, Chicago	22,662 75
People's State Bank, Detroit	28,977 34
The Bank of Toronto, Montreal	8,580 08
First National Bank, Minneapolis	16,985 33
First National Bank, New York	34,733 18
Garfield National Bank, New York	22,992 50
People's National Bank, Pittsburg, Pa.	14,341 28
Market & Fulton National Bank, New York	34,633 56
Central National Bank, Philadelphia	21,267 56
First National Bank, Richmond, Va.	13,938 50
Mechanics-American National Bank, St. Louis	64,490 21
Merchants-Laclede National Bank, St. Louis	49,117 94
The Bank of Toronto, Toronto, Ont.	10,784 98
Broad Street National Bank, Trenton, N.J.	15,587 39
First National Bank, Utica, N.Y.	16,093 05
The National Bank of Westfield, N.Y.	27,190 31
Wells Fargo Nevada National Bank, San Francisco, Cal.	10,923 38
Slater Trust Company, Pawtucket, R.I.	13,334 90
State Bank of Evanston, Evanston, Ill.	20,039 10

Total \$614,074 94

General Fund.

National Shawmut Bank, Boston	\$2,371 63
Central National Bank, Cleveland	353 80
People's State Bank, Detroit	790 13
The Bank of Toronto, Montreal	1,814 62
Garfield National Bank, New York	3,415 92
Central National Bank, Philadelphia	845 13
First National Bank, Richmond, Va.	413 61
Mechanics-American National Bank, St. Louis	370 69
The Bank of Toronto, Toronto, Ont.	1,327 44
Broad Street National Bank, Trenton, N.J.	233 81
First National Bank, Utica, N.Y.	937 31
The National Bank of Westfield, N.Y.	1,733 84

Total \$14,607 93

Contingent Fund of Supreme Officers	8,500 00
Emergency Fund	9,733 21
Provincial Treasurer, Quebec	5,000 00

Dues and assessments due and unpaid	800,278 99
Interest due and accrued on bonds	45,710 12
Interest due and accrued on bank balances and deposits	1,086 22
Total assets of Life Insurance Fund (not extended)	
Total assets of Emergency Fund (not extended)	
Total assets of General and other funds (not extended)	-
Amount of liens secured by benefit certificates matured by death, unpaid	58,025 65
All other assets	19,750 14
Total assets	\$4,472,187 20

VI. LIABILITIES.

Amount of claims admitted	\$129,232 87
Amount of claims supposed or reported or unadjusted	759,655 00
Amount of claims resisted (Classes D and E)	10,000 00
All other liabilities	1,168 16
.....	\$900,056 03

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1916.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1916.

The accounts and books of the Society were audited for the year 1916, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1916: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

Certain changes were, during 1916, made in regard to rates.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1916, 2,177.

Amount of insurance in force in Ontario at 31st December, 1916, \$

Number of members in Ontario who died in 1916, 57.

Amount of death benefits paid to Ontario members during 1916, \$137,099.75.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended),	\$490,302 14
Half cash liens, 1915	5,981,283 44
Half cash liens, 1916	811,555 13
Interest—accumulations on liens	207,500 10

Cash received during 1916 from:

Dues	\$241,500 10
Assessments	7,163,839 84
Fines,	598 88
Supplies sold	1,351 06
Interest and dividends	200,281 89
All other sources	12,748 17

Cash received from payment of loans or investements (not

extended) \$1,615,333 63

Total cash receipts **\$7,620,319 94**

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission and organization expenses	\$20,429 15
Law Costs	20,831 57
Registration fees, insurance departments	760 50
Investigating claims	682 33
Expenses annual meeting	35,647 81
Supplies bought	377 99
Travelling expenses	8,175 34
Rent, light, heat and taxes	7,487 83
Salaries, officers' and auditors' fees	30,447 42
Medical examiner	4,502 50
Clerk hire	60,776 87
Official Journal	18,328 14
Printing, stationery and advertising	20,130 90
Postage, telegrams and express	5,790 11
Actuarial services	10,780 50
Fraternal Congress	1,457 09
Allowances to standing committees	2,850 00
Other management expenses (detailed in memo)	8,235 60

Total expenses of management	257,691 65
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(b) *Miscellaneous Expenditure.*

Life insurance claims	8,816,347 98
Half cash liens recovered at payment of death claim (not extended)	\$639,947 74
Half cash liens, lapses and cancellations (not extended) ...	2,397,705 89
Half cash liens, account members in good standing(31st December, 1916 (not extended)	3,282,404 09

Total expenditure	\$9,074 039 63
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

No information.

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Daniel P. Markey, Supreme Commander..... Detroit.
 L. E. Sisler, Supreme Record Keeper..... Detroit.
 J. B. McDannell, Trustee..... Buffalo.
 James F. Downer, Trustee..... Chicago.
 W. E. Blaney, Trustee..... Pittsburg, Pa.
 R. B. Anderson, Trustee..... St. Louis, Mo.
 S. W. Trusler, Trustee..... Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1915	308,561		\$	c.
Add contracts taken during 1916, new or renewed.....	18,163		373,243,321	59
Gross number and amount of contracts on foot at any time during 1916	326,724		17,342,500	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1916 (Deaths)	3,723	\$ 4,849,184	54	
Contracts lapsed in 1916	20,470	21,404,159	56	
Total deductions extended.....	24,193	26,253,344	10	
Net contracts on foot at 31st December, 1916.....	302,531	364,332,477	49	

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1916, was 13,223.

Number of members who died during 1916, 95.

Total amount of funeral benefits paid during 1916, \$4,225.00.

IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1916, 3,067.

Total amount of benefits paid, \$70,494.00.

Number of weeks' sickness experienced during 1916, 12,420.

Total amount of cash standing to credit of benefit fund, 31st December, 1916, \$27,494.49.

V. ASSETS.

Cash value of real estate	\$175,000 00
Bonds, etc.	13,483,256 39
Actual cash on hand, 31st December, 1916	224,383 55
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
Bankers' Trust Co., Buffalo, N.Y.	25,000 00
First National Bank, New York	32,378 88
First National Bank, Detroit	66,195 93
Bank of Toronto, Toronto, Ont.	12,390 38
Southern Trust Co., Little Rock, Ark.	10,000 00
Commercial National Bank, Charlotte, N.C.	1,000 00
First National Bank, Oakland, Cal. (Savings Account).....	4,296 80
First National Bank, Oakland, Cal.	1,708 33
Fort Dearborn National Bank, Chicago, Ill.	25,000 00
Liberty Savings Bank, Pittsburg, Pa.	25,000 00
Security Bank, Oakland, Cal.	1,061 20
Industrial Savings Bank, Flint (Savings Account)	51,194 08
Industrial Savings Bank, Flint	9,686 12
Dues and assessments, due and unpaid on certificates in force (estimated)	525,000 00
Interest due and accrued	7,901,764 21
Total assets of Relief Fund No. 1 (not extended).....	\$64,498 10
Total assets Life Benefits Fund (not extended).....	461,315 15
Total assets Sick and Funeral Fund (not extended).....	27,494 49
Total assets General Fund (not extended)	98,587 27
Total assets Reserve Fund (not extended)	13,483,256 39
Total assets Relief Fund No. 2 (not extended).....	2,714 14
Total assets Trust Fund (not extended)	9,686 12
Total assets	\$22,574,315 87

VI. LIABILITIES.

Amount of claims admitted by Society	\$184,438 70
Amount of claims resisted	32,287 55
Amount of sick and accident claims due and unpaid, 31st December, 1916	445 00
Present value of deferred disability claims, payable in instalments.....	1,404,258 57
Amount of other liabilities	66,154 34
Total liabilities	<u>\$1,687,584 16</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1916: In Ontario, none.

Assessments were made monthly in 1916.

Twelve assessments were made during the year 1916, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1916: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1916 in relation to insurance certificates or benefits.

No changes were, during 1916, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1916, 9,485.

Number of certificate holders in Ontario, 31st December, 1916, 9,315.

Amount of insurance in force at 31st December, 1916, \$9,805,500.00.

Number of members in Ontario who died during 1916, 93.

Amount of death benefits paid to Ontario members during 1916, \$121,488.72.

Amount of disability benefits paid to Ontario members during 1916, \$33,587.61.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$13,723,708.03.

Cash received during 1916 from:

Certificate fees	\$5,499 90
Assessments	5,683,285 66
Per capita tax	397,090 31
Supplies sold	8,463 68
Rent	7,000 00
Interest	687,912 84
Official publication	3,871 66
Profits on bond sales	15,060 07
All other sources	25,639 77

Total receipts \$6,833,823 89

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax, etc.	\$299,817 54
Commission and organization expenses	111,097 28
Law costs	7,647 95
Registration fees	2,130 97
Investigation of claims	6,946 95
Expenses of meeting	12,533 46
Supplies bought	25,134 35
Travelling expenses	4,815 39
Rent, light, heat and taxes	7,588 22
Officers' salaries and auditors' fees	29,690 04
Medical Examiner's salary and expenses	8,193 62
Clerk hire	89,921 62
Printing official journal	51,290 78
Printing, stationery, etc.	34,954 99
Postage, telegrams and express	16,853 63
Premiums for guarantee of lodge officers	365 88
Furniture and fixtures	6,058 55
Other expenses	9,528 97

Total expenses of management	724,570 19
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	4,948,382 80
Sick and accident benefits	74,719 00
Total disability benefits	617,651 88
Gratuities to distressed members	14,937 15
All other expenditure	29,719 24

Total expenditure	\$6,409,980 26
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	19,922	19,130,500 00	151,805 00	62	55,500 00
25-29.....	23,424	23,609,650 00	273,729 00	71	72,500 00
30-34.....	33 281	33,080,340 78	392,438 00	144	140,775 00
35-39.....	38,895	41,582,473 27	487,352 00	208	243,100 00
40-44.....	42,149	49,295,837 30	600,703 00	315	368,360 72
45-49.....	43,346	54,956,459 15	685,503 00	410	529,292 40
50-54.....	39,500	53,190,411 16	711,156 00	578	767,938 70
55-59.....	30,035	43,306,253 26	1,039,152 00	649	894,141 47
60-64.....	18,726	26,529,503 36	536,342 94	531	748,329 12
65-69.....	9,243	14,363,848 88	281,739 63	439	659,990 45
70-74.....	3,387	4,673,268 36	92,720 00	238	307,106 68
75-79.....	601	594,939 43	27,170 00	72	59,400 00
80-84.....	22	18,992 54	.....	6	2,750 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	302,531	364,332,477 49	5,279,810 57	3,723	4,849,184 54

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John A. Austin, Dominion CouncillorToronto, Ont.
C. VanNorman Emory, Dominion SecretaryHamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No. information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	5,133		5,579,500	00
Add contracts taken during 1916, new or renewed.....	254		168,000	00
Add amount by which various certificates were increased during 1916	15		15,500	00
Gross number and amount of contracts on foot at any time during 1916	5,402		5,763,000	00
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1916 by death	104	141,500	00	
Contracts surrendered for cash value ..	15	23,000	00	
Contracts lapsed in 1916	269	193,250	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1916		1,500	00	
Total deductions extended.....	388	359,250	00	
Net contracts on foot 31st December, 1916	5,014		5,403,750	00
Number of certificate holders in good standing on 31st December, 1916	4,796		5,204,750	00
Number of certificates temporarily suspended at 31st December, 1916	218		199,000	00
Grand total of certificate holders 31st December, 1916.....	5,014		5,403,750	00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,928.

Twelve members of the Grand Council died in 1916, and funeral benefits were paid amounting to \$600.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1916 sick benefits to 234 members.

Amount paid for sick benefits, \$4,318.00.

The total number of weeks' sickness experienced was 1,002.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1916, was \$13,763.39.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$214,527 00
Bonds, etc.	168,303 34
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	32,011 58
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	10,280 48
Interest due or accrued	17,736 20
Other assets	4,228 28
Assets, remittances (over)	\$35 92
Total assets Life Insurance Fund (not extended).....	452,086 88
Total assets General Fund and other funds (not extended).	5,683 25
Total	<u>\$452,086 88</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$22,350 12
Amount of other claims	5,124 24
Total amount of all liabilities	<u>\$27,474 36</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1916.

The Society's books were duly audited during 1916 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1916 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1916, 3,918.

Number of certificate holders in Ontario, 31st December, 1916, 3,628.

Amount of insurance in force in Ontario, 31st December, 1916, \$3,907,500.00.

Number of members in Ontario who died in 1916, 81.

Amount of death benefit claims paid to Ontario members during 1916, \$96,553.49.

Amount of cash surrender values paid during 1916, \$4,261.58.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$54,527.93.

Cash received during 1916:

	Supreme Body.	Grand Body.
Certificate fees	\$52 50	.....
Assessment fees	6,461 15	.....
Assessments	100,789 36	.....
Per capita tax and levies	2,802 60	\$3,399 48
Propagation fund	2,057 25	1,058 64
Supplies sold	424 67	269 59
Interest and dividends	22,927 01	.....
Guarantee premiums	102 25	.....
All other sources	261 50	1,385 48
Received from Investments (not extended), \$20,548.28.		
Sessional tax .....	.....	531 80
Total	<u>\$135,878 29</u>	<u>\$6,644 99</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1916 for:		
Charter fees .....	.....	\$36 00
Office expenses	\$12 05	1,493 73
Commission and organization expenses	1,843 22	938 50
Law costs	162 04	.....
Registration fees	165 00	.....
Interest	282 55	.....
Expenses annual or biennial meeting	755 30	377 90
Supplies bought	365 51	165 43
Travelling expenses	90 85	51 00
Rent, light, heat and taxes	708 20	235 00
Managing officers' salaries and officers' and auditors' fees.	1,980 00	1,670 00
Medical officers' salaries and expenses	148 40	.....
Clerk hire	590 00	597 52
Official journal	2,972 69	.....
Printing (other than official journal), stationery and advertising	481 82	228 35
Postage, telegrams and express	444 47	133 15

Premiums for guarantee	80 19	6 25
Board fees	261 95	.....
Other management expenses detailed in memo.....	340 94	226 78
Total expenses of management	11,685 18	6,159 61

(b) *Miscellaneous Expenditure.*

Cash surrender benefits	6,221 69	.....
Life insurance claims other than endowments	132,092 10	.....
All other expenditure	500 00
Cash paid for investments, \$23,443.95.		

Grand totals	\$150,498 97	\$6,159 61
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	319	261,000 00	213 26	8	7,500 00
25-29.....	354	330,000 00	271 05	2	1,500 00
30-34.....	382	353,500 00	312 78	1	2,000 00
35-39.....	433	423,250 00	407 69	4	4,500 00
40-44.....	457	447,000 00	450 85	2	3,000 00
45-49.....	548	604,750 00	759 62	2	1,500 00
50-54.....	559	650,750 00	952 26	11	12,000 00
55-59.....	588	723,750 00	1,142 90	7	10,500 00
60-64.....	471	596,500 00	1,257 36	10	14,500 00
65-69.....	429	590,000 00	1,470 18	25	41,500 00
70-74.....	211	284,250 00	801 39	17	24,500 00
75-79.....	71	100,000 00	315 40	6	8,500 00
80-84.....	20	27,000 00	115 98	7	7,500 00
85 & over.....	12	12,000 00	77 60	2	2,500 00
Totals.....	4,854	5,403,750 00	8,548 32	104	141,500 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Thomas H. Cannon, High Chief RangerChicago, Ill.
- Simeon Viger, Vice High Chief RangerLaurence, Mass.
- Thos. F. McDonald, High SecretaryChicago, Ill.
- Gustave Keller, High TreasurerAppleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1916.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$149,584,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	144,000		145,907,000	00
Add contracts taken during 1916, new or renewed.	11,850		10,139,000	00
Add amount by which various certificates were increased during 1916			51,750	00
Gross number and amount of contracts on foot at any time during 1916	155,850		156,097,750	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1916, death.....	1,637	\$ 1,704,000	00	
Contracts lapsed in 1916	5,224	4,762,750	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		47,000	00	
Total deductions extended.....	6,861	6,513,750	00	
Net contracts on foot 31st December, 1916	148,989		149,584,000	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc.	\$6,181,846 23
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	47,268 12
Hibernian Banking Association, Chicago	5,000 00
Provincial Treasurer, Province of Quebec	5,000 00
Interest due and accrued	99,707 00
Due from Subordinate Courts	29,897 52
Furniture and fixtures	5,863 00
Amount of all other assets	4,141 10
Total assets	\$6,378,722 97

VI. LIABILITIES.

Amount of claims admitted	\$5,973 87
Amount of claims supposed or reported	221,000 00
Amount of claims resisted	8,500 00
Total liabilities	\$235,473 87

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1916 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1916.

The Society's books were audited January and July, 1916.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1916 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

Certain changes were made during 1916 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1916, 8,676.

Number of certificate holders in Ontario, 31st December, 1916, 8,623.

Amount of insurance in force in Ontario at 31st December, 1916, \$8,963,500.00.

Number of members in Ontario who died during 1916, 107.

Amount of death benefits paid to Ontario members during 1916, \$113,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$41,809.26.

Cash received during 1916 from:

Assessments (mortuary)	\$2,185,000 16
Per capita tax and levies	146,202 22
Certificate fees	7,271 00
Supplies sold	5,438 06
Interest	266,368 34
Premiums for guarantee of lodge officers	4,722 82
All other sources	1,995 39
Cash received from repayment of loans or investments (not extended), \$901,955.41.	

Total receipts	<u>\$2,616,997 99</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

National Fraternal Congress and A. F. C. S.	\$807 90
Law costs	2,955 67
Registration fees, Insurance Departments	1,631 50
Medical examiners' salary and expenses	28,361 25
Investigation of claims	496 33
Travelling expenses	13,491 36
Custody of securities	100 00
Furniture and fixtures	520 59
Rent, light, heat, and fire insurance	5,406 75
Salaries, officers' and auditors' fees	16,897 58
Clerk hire	3,223 75
Official journal	25,073 59
Printing, stationery, and advertising	7,026 64
Postage, telegrams and express, telephone	6,219 27
Actuary fees	172 25
Other management expenses	2,503 05

Total expenses of management	<u>114,887 48</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	1,672,501 48
Per capita tax or levies, other than for management	39,560 00
Expenditure, other than foregoing	12,196 37

Total expenditure	<u>\$1,839,145 33</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	16,915	15,116,750 00	157,797 27	86	84,250 00
25-29.....	18,431	17,171,500 00	187,059 39	104	103,500 00
30-34.....	19,573	18,948,000 00	239,531 71	125	125,000 00
35-39.....	20,048	19,895,250 00	278,472 48	173	174,750 00
40-44.....	20,207	20,592,750 00	309,704 36	189	200,500 00
45-49.....	19,228	20,184,500 00	323,501 29	180	187,500 00
50-54.....	15,717	17,055,750 00	300,828 26	212	218,000 00
55-59.....	11,205	12,422,000 00	215,649 10	210	235,000 00
60-64.....	5,336	5,889,000 00	111,283 19	188	205,000 00
65-69.....	1,848	1,831,500 00	46,898 69	116	116,500 00
70-74.....	344	341,000 00	9,976 48	32	32,000 00
75-79.....	134	133,000 00	4,200 38	21	21,000 00
80-84.....	2	2,000 00	65 04	1	1,000 00
85 & over.....	1	1,000 00	32 52	.....	.....
Totals.....	148,989	149,584,000 00	2,185,000 16	1,637	1,704,000 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1916, were as follows:

- Thomas Towers, Grand Chancellor..... Hamilton.
- James G. Wilson, Grand Vice-Chancellor..... Toronto.
- Alf. W. Wilkes, Grand Prelate..... Hamilton.
- Alex. Coulter, Grand Keeper of Records and Seal Toronto.
- John Burns, Grand Master of Exchequer Niagara Falls.
- C. Farquharson, Past Grand Chancellor..... Stratford.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.		Amount.	
			\$	c.
Contracts in force 31st December 1915	70,860		96,430,991	00
Add contracts taken during 1916	6,911		8,488,968	00
Gross number and amount of contracts on foot at any time during 1915	77,771		104,919,959	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1916	1,018	\$ 1,590,606	48	
Contracts lapsed in 1916	3,893	5,069,622	00	
Contracts surrendered.....	1,178	1,547,000	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		313,913	52	
Total deductions	6,089	8,521,142	00	
Net contracts on foot 31st December, 1916	71,682		96,398,817	00
In Ontario, 216.				
No. of deaths, 4.				
Benefits paid, \$4,000.00.				
Amount of insurance in force in Ontario, \$235,928 00				

VIII. CASH RECEIPTS.

Fees	\$262 98
Interest (bank)	1,876 49
Monthly payments	2,363,917 34
Income from investments	397,124 19
Other sources	24,384 58
Total receipts	<u>\$2,787,565 58</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,620,884 39
Printing, supplies and office expenses	112,254 46
Medical examinations	11,086 50
Organization	77,767 13
Adjusting claims	3,363 71
Depreciation in municipal bonds	10,581 43
Commission	111,574 36
All other expenditures	34,185 48

Total expenditure \$1,981,697 46

Balance, receipts over expenditure, 1916	805,868 12
Balance on hand 31st December, 1915	7,767,559 04

Balance on hand, 31st December, 1916 \$8,573,427 16

Deposited as follows:

Cash in bank	11,308 31
Cash in office	750 00
Bonds and securities	8,561,368 85
	<u>\$8,573,427 16</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,466 at 31st December, 1916.

Number of members of the Society who died during 1916, 45. Funeral benefits amounting to \$3,090.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1916, 232.

Amount of benefits paid during 1916 in respect of sick members, \$4,932.30.

Number of weeks' sickness experienced in 1916, 1,344.

Amount paid for medical attendance during 1916, \$1,771.21.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$42,355.30.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1916	\$1,124 56	\$47,912 57
All other .....	.....	21,069 92
Total assets	<u>\$1,124 56</u>	<u>\$68,982 49</u>

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$796 75
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VII. MISCELLANEOUS

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on July 14th, 1916.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo; A. C. Barnsdale, Stratford, and W. H. Dennis, Hamilton.

Amount of Grand Treasurer's Bond \$500.00.

Amount of Grand Secretary's Bond, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$631.16.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Initiation and application fees .....	.....	\$997 00
Per capita tax	\$2,029 00	.....
Dues . . . . .	.....	19,580 72
Assessments . . . . .	.....	272 45
Degrees and cards .....	.....	1,543 80
Supplies sold	553 81	173 85
Rent . . . . .	.....	687 41
Interest . . . . .	.....	1,798 04
All other sources	70 93	783 23
Total receipts	<u>\$2,653 74</u>	<u>\$25,836 50</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Commission and organization expenses .....	.....	.....
Per capita tax and levies	\$262 54	\$2,214 75
Registration fee	25 00	.....
Interest . . . . .	.....	2 50

Supplies bought	129 72	460 14
Rent, light, heat and taxes	86 00	4,106 05
Travelling expenses	592 51	.....
Salaries, officers' and auditors' fees	600 00	1,472 09
Official journal	100 00	.....
Printing, stationery and advertising	204 51	839 66
Postage, telegrams and express	150 06	539 78
Premiums for guarantee of lodge officers	10 00	.....
Total expenses of management	2,160 34	9,634 97

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	1,260 00
Benefits to widows and orphans .....	.....	1,830 00
Sick benefits .....	.....	4,430 30
Medical attendance .....	.....	1,771 21
Gratuities to distressed members .....	.....	2,027 34
Other expenditures .....	.....	3,626 23
Total expenditure	\$2,160 34	\$24,580 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.
(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c
16-24.....					
25-29.....					
30-34.....	5	8,186 00	116 13		
35-39.....	21	27,785 00	446 00		
40-44.....	36	63,000 00	1,129 73		
45-49.....	90	136,749 00	3,029 66		
50-54.....	119	217,031 00	6,435 01	5	11,000 00
55-59.....	182	324,802 00	12,536 44	9	12,944 00
60-64.....	206	388,489 00	19,716 27	12	21,780 00
65-69.....	325	577,509 00	38,434 66	21	44,134 00
70-74.....	233	387,945 00	34,670 65	21	40,716 00
75-79.....	88	149,570 00	17,679 41	8	15,331 00
80-84.....	25	28,157 00	5,046 16	8	9,142 00
85 & over.....	3	4,097 00	814 51		
Totals.....	1,333	2,313,320 00	140,054 63	84	155,047 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.
(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2.	Col. 3.	Col. 4.	Col. 5.
		\$ c.	\$ c.		6 c.
16-24.....	986	1,089,000 00	18,154 56	2	1,500 00
25-29.....	3,794	4,225,093 00	61,576 00	9	10,500 00
30-34.....	7,647	8,849,803 00	119,207 81	29	31,000 00
35-39.....	10,228	12,171,564 00	168,873 28	43	62,673 00
40-44.....	11,667	14,795,358 00	221,702 01	79	105,930 48
45-49.....	11,870	16,195,035 00	275,596 89	113	153,607 00
50-54.....	9,684	14,241,766 00	283,346 51	162	247,000 00
55-59.....	8,100	12,441,799 00	312,196 22	172	287,444 00
60-64.....	4,667	7,538,678 00	275,725 59	165	292,407 00
65-69.....	2,091	3,326,551 00	186,806 68	138	228,377 00
70-74.....	701	1,150,285 00	88,969 50	56	100,747 00
75-79.....	193	300,131 00	32,005 98	36	55,279 00
80-84.....	47	64,157 00	9,989 95	13	13,142 00
85 & over.....	7	9,597 00	1,880 53	1	1,000 00
Totals.....	71,682	96,398,817 00	2,056,531 51	1,018	1,590,606 48

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1916.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1916, were as follows:

James G. Cane, President	Toronto.
Alex. Cook, 1st Vice-President	Toronto.
C. J. Tuthill, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargent, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	1,206,831 23
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	4,922 42
Total assets	<u>\$1,246,753 65</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1916.

No assessments are made.

The Society's books were duly audited on December 16th, 1916.

Books of record or account kept for the purpose of insurance contracts of benefits:
Insurance Register.

Names and post office addresses of the auditors for 1916 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1916, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 11,890.

Number of members whose mortuary benefits were paid in year ending 30th November, 1916, 114.

Amount of benefits paid during the year, \$78,822.87.

Amount of insurance in force 30th November, 1916, \$5,415,508.00.

VIII. CASH RECEIPTS.

Cash balance from 1915, \$8,788.53.

Cash received during 1916:

Travelling certificates	\$111,460 00
Honorary certificates	7,444 00
Duplicate certificates	284 00
Interest and dividends	56,086 63
Rents	4,645 00
Investments repaid (not extended), \$5,282.84.	

Total receipts	<u>\$179,919 63</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Amount paid during 1916:

Commission expenses of agencies	\$2,201 98
Law costs	118 00
Expenses of annual meeting	150 00
Supplies bought	109 70
Travelling expenses	120 00
Rent, light, heat and taxes, etc.	5,112 14
Managing officers' salaries, etc.	4,179 00
Clerk hire	1,708 00
Printing and advertising	1,157 94
Postage and stationery, etc.	1,014 88
Red Cross subscription	5,000 00
Volunteer members	1,615 95
Other managing expenses	903 12

Total . . .	<u>\$23,390 71</u>
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(b) *Miscellaneous Expenditure.*

Mortuary benefits	78,822 87
Investments (not extended), \$86,855.00.	

Total expenditure	<u>\$102,213 58</u>
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LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Rodolphe Bedard, PresidentMontreal.
 J. A. Rouleau, Vice-PresidentMontreal.
 Henri Roy, Secretary-TreasurerMontreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915	41,834		32,304,202	06
Add contracts taken during 1916, new or renewed	4,152		2,457,250	00
Add amount by which various certificates were increased during 1916.			51,508	00
Gross number and amount of contracts on foot at any time during 1916	45,986		34,812,960	06
	Number.		Amount.	
Deductions :			\$	c.
Contracts matured in 1916.....	431		354,217	50
Contracts lapsed in 1916.....	2,013		1,335,557	00
Contracts reduced in 1916.....	....		42,653	25
Total deductions extended.....	2,444	1,732,427	75	
Net contracts on foot at 31st December, 1916.....	43,542		33,080,532	31

IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.

There were paid in 1916 sick benefits to 5,271 members.

Amount paid for sick benefits, \$156,773.12.

The number of weeks' sickness experienced in 1916, 31,354.

Total amount standing to the credit of the fund at 31st December, 1916, \$78,684.40.

V. ASSETS.

	Supreme Body.
Cash value of real estate	\$98,875 09
Mortgages on real estate	743,738 81
Bonds, debentures, securities	2,420,334 83
Actual cash in hand (other than in bank) held by Cashier	1,463 76
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que.	26,505 31
Hochelaga Bank, Montreal, Que., special deposit	5,000 00
National Bank, Montreal, Que.	8,786 64
Provincial Bank, Montreal, Que.	2,946 91
Dues and assessments, due and unpaid	22,452 55
Interest	35,045 76
Rent due	6 50
Local Lodges Fund	19,357 21
Furniture, etc.	7,000 00
Supplies, stationery, printed matter, badges, etc.	4,300 00
Loan to members	23,591 00
Loan to members' class, B. & D.	155,819 17
Total	<u>\$3,575,223 54</u>

VI. LIABILITIES.

Amount of claims resisted	\$1,000 00
Amount of claims supposed, reported or unadjusted	29,739 50
Assessments paid in advance	3,800 07
All other liabilities	1,792 69
Total liabilities	<u>\$36,332 26</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District; \$1,000.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Case stands for trial.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1916 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1916 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

Certain changes were, during 1916, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 1,547.

Number of certificate holders in Ontario at 31st December, 1,547.

Amount of insurance in force in Ontario, 31st December, 1916, \$1,266,520.00.

Number of members in Ontario died during 1916, 10.

Amount of death benefits paid to Ontario members during 1916, \$8,700.00.

Amount of disability benefits paid to Ontario members during 1916, \$5,104.57.

VIII. CASH RECEIPTS.

Cash balances from 1915 (not extended), \$131,278.36.

Supreme Body.

Cash received during 1916:

Dues	\$89,657 36
Assessments	676,710 88
Infantile Benefit funds	36 77
Degrees and cards	3,332 60
Subscriptions to help members	188 00
Supplies sold, badges, etc.	1,739 79
Rent	1,163 50
Interest	150,247 08
Medical fees	1,009 25
Premiums for guarantee of officers	1,106 85
Loans to members	30,813 95
Received from investments (not extended), \$235,781.44.	
Decrease on bonds, \$531.24. *	

Total cash receipts	\$956,006 03
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916:

Supreme Body.

Annual celebration	\$1,475 30
Commission and organization expenses	14,631 03
Law costs	2,460 71
Commission to collectors and banks	757 35
Help of Lodge members	791 25
Registration fees	239 50
Organizers' salaries	12,305 79
Actuary's fees	700 00
Supplies bought	4,320 10
Congress of Fraternities and General Council meetings	245 91
Expenses of General Meeting	1,749 00
Travelling expenses	5,159 63
Taxes, rent, light, heat and insurance	3,204 39
Salaries, officers' and auditors' fees	9,627 64
Medical examiner's salary and expenses	1,194 50
Clerk hire	18,942 12
Official journal	8,191 89
Printing, stationery and advertising	6,543 21
Postage, telegrams and express	2,320 48
Premiums for guarantee of officers	1,130 00
Miscellaneous	98 75
Subordinate medical expenses	62 00

Total expenses of management	96,150 55
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(b) *Miscellaneous Expenditure.*

Life insurance claims	335,228 00
Sick benefits	156,773 12
Old age benefits	100 00
Disability benefits	6,500 00
Loans to members	23,591 00
For investments, etc. (not extended), \$629,737.83.	
Total expenditure	\$618,342 67

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,691	4,300,400 00	41,209 85	31	19,750 00
25-29.....	5,943	4,164,411 00	43,418 13	30	24,500 00
30-34.....	6,489	4,801,963 50	55,495 66	38	28,750 00
35-39.....	5,458	4,154,393 75	55,925 38	33	22,172 00
40-44.....	4,965	3,842,619 25	60,031 37	43	34,338 00
45-49.....	4,566	3,708,999 56	66,921 14	44	38,343 00
50-54.....	4,163	3,541,625 25	74,082 91	56	46,708 50
55-59.....	3,015	2,586,293 00	61,172 10	62	55,412 00
60-64.....	1,592	1,388,150 00	35,942 72	44	36,378 00
65-69.....	547	500,251 00	13,965 49	32	31,666 00
70-74.....	82	68,826 00	2,179 76	3	2,200 00
75-79.....	29	21,200 00	686 18	1	1,000 00
80-84.....	2	1,400 00	50 82		
85 and over.....					
Totals.....	43,542	33,080,532 31	511,081 51	417	341,217 50

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

O. Durocher, PresidentOttawa, Ont.
 Chas. Leclerc, Secretary-TreasurerOttawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1915	27,363		\$	c.
Add contracts taken during 1916, new or renewed.....	3,854		27,769,420	00
Gross number and amount of contracts on foot at any time during 1916	31,217		2,546,800	00
			30,316,220	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1916.....	206	\$	218,300	00
Contracts lapsed in 1916.....	2,137		1,736,750	00
Total deductions extended.....	2,343		1,955,050	00
Net contracts on foot at 31st December, 1916.....	28,874		28,361,170	00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.

Number of members' wives deceased in 1916, 123.

Amount paid in respect of deceased wives of members, \$10,515.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1916, 3,846.

Amount of sick benefits paid, \$109,648.40.

Number of weeks' sickness experienced during 1916, 21,950.

Amount standing to credit of Sick Benefit Fund, \$16,621.20.

V. ASSETS.

Cash value of real estate, less encumbrances	\$80,600 00
Cash value of mortgages	22,800 00
Bonds, debentures, etc.	1,237,132 00
Cash on hand held by Cashier	142 63
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	812 30
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa	3,059 02
Le Banque Provinciale, Ottawa	10,426 74
Dues and assessments due and unpaid	166 16
Interest due and accrued	24,167 16
Advances to aged members	247 20
Advances to members of the Social Class	472,490 77
Bonds in trust at Imperial Bank	28,376 71
Total assets, Insurance Fund (not extended)	\$752,963 09
Total assets, Sick and Funeral Fund (not extended)	16,621 20
Total assets, Guarantee Fund (not extended)	593,106 89
Total assets, General and other funds (not extended)	11,557 97
All other assets	12,015 30
Total assets	<u>\$1,902,435 99</u>

VI. LIABILITIES.

Amount of claims admitted by the Society	\$23,500 00
Amount of claims for death of members' wives	650 00
Dues to heirs of the social class, payable weekly	189,205 49
Amount of Promissory Notes	28,376 71
Total liabilities	<u>\$241,732 20</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1916: Heirs of Marentette vs. St. Joseph Union of Canada; Supreme Court; \$1,500.00; decision in favour of Society. Heirs of Thos. Mongeon vs. St. Joseph Union of Canada; \$1,000.00. Case awaiting trial.

Assessments are made monthly.

Twelve assessments were made during 1916, payable 1st of every month.

No changes were made in the organization or management of the Society during 1916.

The accounts were audited monthly.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.

Number of members in Ontario, 31st December, 1916, 7,323.
 Amount of insurance in force in Ontario at 31st December, 1916, \$7,627,600.00.
 Number of members in Ontario who died in 1916, 71.
 Amount of death benefits paid to Ontario members in 1916, \$61,901.37.
 Amount of disability benefits paid to Ontario members in 1916, \$2,785.74.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$30,975.52.

Cash received during 1916 from:

Application fees	\$203 50
Assessments	521,008 57
Transfer fees, degrees and cards	672 25
Supplies sold	422 75
Rent	8,326 50
Deposits of refused applicants	1,476 75
Reimbursement of advances to aged members and organizers.....	308 34
Profit and loss	12 63
Interest and dividends	71,951 08
All other sources (detailed in memo.)	3,598 27
Cash received from payment of loans or investments (not extended), \$288,381.54.	

Total receipts	<u>\$607,980 64</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Collection of fees	\$28,556 18
Expenses of annual or biennial meeting	1,300 00
Commission and organization expenses	24,112 84
Law costs	592 00
Registration fees	161 00
Investigation of Claims and Inspection	677 73
Banners and Badges	1,738 59
Profit and loss account	739 40
Supplies bought	240 45
Travelling expenses	1,580 70
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	7,242 36
Clerk hire	13,709 00
Per Capita Tax to District Councils	1,519 55
Official journal	3,430 00
Printing and stationery	1,809 60
Postage, telegrams and express	3,285 14
Guarantee premiums	51 00
Other expenses	1,040 97

Total expenses of management	<u>93,586 51</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	194,115 56
Advances to aged members	1,708 79
Sick benefits	109,648 40
Old age benefits	39,217 17
Members' wives' benefits	10,515 00
Total disability benefits	9,661 14
Maintenance and repairs of real estate; light, heat, taxes and insurance	6,070 66
Refund of interest on purchase of bonds	1,786 57
Expenses, other than the foregoing (detailed in memo.)	36,377 49
For investments (not extended), \$400,215.96.	
Total expenditure	\$502,687 29

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,778	4,385,300 00	4,069 51	27	19,750 00
25-29.....	5,288	4,974,500 00	4,453 54	29	24,750 00
30-34.....	4,815	4,969,250 00	4,555 33	28	31,000 00
35-39.....	3,851	4,083,150 00	4,073 38	20	23,500 00
40-44.....	3,190	3,395,700 00	3,802 05	34	37,500 00
45-49.....	2,200	2,378,550 00	3,024 01	16	20,000 00
50-54.....	1,700	1,783,050 00	2,514 08	21	23,500 00
55-59.....	1,047	1,230,260 00	1,846 70	11	11,700 00
60-64.....	683	807,810 00	1,352 49	10	15,500 00
65-69.....	240	279,110 00	525 81	3	3,500 00
70-74.....	61	54,780 00	98 52	7	7,600 00
75-79.....	15	14,600 00	16 21	.....	.....
80-84.....	4	4,000 00	3 81	.....	.....
85 and over.....	2	1,110 00	1 05	.....	.....
Totals.....	28,874	28,361,170 00	30,336 49	206	218,300 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

*To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. C. Parks, Grand MasterToronto.
William Brooks, Grand SecretaryToronto.
John Donogh, Grand TreasurerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1916: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1916, was 53,978.

The number of deaths in the Society in 1916, 591.

The amount of Funeral Benefits paid in 1916 in respect of deceased members was \$21,896.14.

Number of members' wives died in 1916 (estimated), 150.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,057.61.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$10,698.40.

Contingent Fund, applicable to any purpose of the lodge, \$22,969.55.

Widows' and Orphans' Fund, \$29,348.49.

Total cash standing to credit of General Benefit Fund at 31st December, 1916, \$2,395,949.12.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1916 was 5,126.

The amount of benefits paid in 1916 in respect to sick members was \$126,323.10.

The number of weeks' sickness experienced in 1916 was 42,989. Amount paid for medical attendance during 1916, \$16,389.62.

Nursing, \$4,705.02.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$712,656 77
Amount of mortgages, etc. ....	.....	879,280 15
Cash in hands of Grand Secretary	\$50 00	.....
Amount of cash in Standard Bank, Toronto	11,156 33	.....
Amount of cash in Dominion Bank	323 74	.....
Cash in various banks .....	.....	445,625 18
Tax due from lodges	32,386 80	.....
All other assets	3,133 45	468,326 37
Total amount of assets	\$47,050 32	\$2,505,888 47

VI. LIABILITIES.

Funds at credit of defunct lodges	\$601 05	.....
Peace Monument Fund	49 72	.....
Balance due Subordinate Lodges	21 25	.....
Due to Home	9,729 70	.....
Bonding Fund	1,255 28	.....
Balance and per capita to Home .....	.....	\$32,386 80
All other liabilities .....	.....	46,922 91
	\$11,657 00	\$79,309 71

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1916, and those of the Grand Lodge in June, 1916.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1916, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1915 (not extended), \$17,175.91.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1916 from:		
Initiation fees .....	.....	\$41,968 26
Dues .....	.....	335,004 13
Per capita tax and Home Tax	\$37,909 75	.....
Charter fees	90 00	.....
Supplies sold	5,944 81	.....
Rent, interest and dividends .....	.....	113,115 53
Interest	1,206 15	.....
War Loan	9,850 00	.....
Bonding charges	601 59	.....
All other sources	123 58	148,597 95
Total receipts	\$55,725 88	\$638,685 87

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1916 for:		
Per capita tax	\$150 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	7,816 32	.....
Rent	1,200 00	.....
Supplies bought	4,534 22	.....
Salaries, officers' and auditors' fees	3,087 25	.....
Official journal	702 05	.....
Printing, stationery and advertising	1,168 54	.....
Postage, telephone, telegrams and express	848 11	.....
Travelling expenses	2,492 40	.....
Law costs (retaining fee)	100 00	.....
Clerk hire	1,239 15	.....
Other management expenses (detailed in memo.)	2,541 98	\$169,221 54
Total expenses of management	25,905 02	169,221 54

(b) Miscellaneous Expenditure.

Funeral benefits .....	.....	23,953 75
Benefits to widows and orphans .....	.....	31,233 19
Sick benefits .....	.....	119,561 62
Medical attendance and nursing .....	.....	21,094 64
Gratuities—special relief .....	.....	6,761 48
Ontario Oddfellows' Home	6,500 00	.....
Dues of members on active service	19,086 20
All other expenditure	1,195 00	136,814 58

Grand Total	\$52,686 22	\$508,640 80
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(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Receipts (dues and interest) and balance in bank, December 31st, 1916..	\$835 99
Expenses of management	808 84
Balance on hand, in bank and invested	3,056 99
Membership, 31st January, 1916	323
Initiated	33
Died	7

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1916.*

	Males.	Females.	Total.
Number of members, 31st December, 1915	4,965	8,214	13,179
Admitted during 1916	658	1,312	1,970
Total	5,623	9,526	15,149
Deduct	404	813	1,217
Membership, 31st December, 1916	5,219	8,713	13,932

RECEIPTS.

Dues	\$5,028 12
Initiations	671 80
Rents, etc.	109 71
Miscellaneous	2,227 35
Total	\$8,036 98

EXPENDITURE.

Relief of members	\$77 84
Relief of widows and orphans	5 00
I.O.O.F. Home	320 51
Special relief	110 10
Total	\$513 45

Amount paid out for working expenses, 1916 \$10,546 50

Assets:

Invested fund of Rebekah Lodges	14,108 75
Cash on hand, Rebekah Lodges	11,635 90
Cash on hand of assembly	1,422 85

Total assets \$27,167 50

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1916.

Number of members as from last report	8,187
Initiated during the year ending 31st December, 1916	545
Admitted by card during the year ending 31st December, 1916	15
Reinstated during the year ending 31st December, 1916	20
Error last year	115

Total membership at any time during 1916	8,882
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Deductions:

Withdrawn by card	49
Suspend by non-payment of dues	509
Suspended for cause	10
Deceased	99
Expelled	1
	<u>668</u>

Net membership, 31st December, 1916	8,214
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Number of Patriarchs relieved in 1916	491
Relief to widowed families	\$451 63
Amount paid for burying the dead in 1916	661 95
Amount paid for special relief in 1916	287 29
Amount paid for relief of Patriarchs (sick benefits)	4,939 48

Total amount of relief paid	\$6,340 35
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Receipts from all sources	\$28,242 94
Current expenses (Subordinates)	15,028 74
Cash assets (Subordinates)	26,107 63
Invested funds (Subordinates)	24,873 83

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

YEAR ENDING 31ST DECEMBER, 1916.

Number of members died in 1916	3
Number of members, 31st December, 1916	48
Amount of cash received during the year 1916	\$53 90
Amount of expenses in management in 1916	8 49
Amount paid funeral claims	74 50
Amount on hand, 31st December, 1916	49 00
Amount of call on each death	55

ALLIANCE NATIONALE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Montreal, Que.

Chief agent and attorney for Ontario, Lyman Lee, Hamilton; amount of deposit, \$5,000.00.

Organized 27th February, 1893, and registered in Ontario 1st June, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. C. Laberge, PresidentMontreal.
 Chas. Duquette, 1st Vice-President and Chief Inspector.....Montreal.
 Geo. Monet, SecretaryMontreal.
 Alfred St. Cyr, TreasurerMontreal.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits, at 31st December, 1916, \$20,381,398.20.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1916	24,592		19,880,932	94
Number of contracts taken during 1916, new or renewed	3,334		2,067,118	94
Gross number of contracts in force at any time in 1916.....	27,926		21,948,051	88
Deductions:	Number.	Amount.		
Contracts matured in 1916	246	229,903 68		
Contracts lapsed in 1916	1,747	1,170,000 00		
Contracts cancelled in 1916.....	156	131,250 00		
Reduction of certificates		35,500 00		
Total deductions extended	2,149	1,566,653 68	2,149	1,566,653 68
Net contracts in force 31st December, 1916.....	25,777		20,381,398	20

III. FUNERAL BENEFITS.

The Society has no funeral benefits.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

Number of members who received sick benefits in 1916, 3,407.

Amount of benefits paid in 1916 in respect of sick members, \$115,592.08.

Number of weeks' sickness experienced in 1916, 20,786 4-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$456,791.23.

V. ASSETS.

Cash value of Real Estate	\$62,799 23
Cash value of Mortgages	2,310,907 90
Bonds, debentures, etc.	306,926 18
Cash in various banks in Montreal	59,317 57
Interest due and accrued	66,056 96
Deposit, Government of New Brunswick	10,000 00
Loans on Certificates	76,591 97
Total assets of Life Insurance Fund (not extended).....	\$2,410,984 18
Total assets of Sick Fund (not extended)	489,210 03
Total assets of General and other funds (not extended)....	22,754 31
Amount of all other assets (detailed in memo.).....	30,348 71
Total assets	<u>\$2,922,948 52</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$19,300 00
Old Age benefits	87,250 00
All other liabilities	21,545 20
	<u>\$128,095 20</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society: None.

Assessments are made for the purposes of life insurance certificates monthly.

The Society's accounts were duly audited monthly in 1916.

The following books of record are kept for the purposes of insurance certificates or benefits: Receipts and Expenditures, Cash Book and Record Book.

Names and addresses of the Auditors for 1916: O. Bourdon and J. A. Mignault, Montreal.

Amount of bond of Grand Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 135.

Number of Certificate holders in Ontario at 31st December, 1916, 135.

Amount of Insurance in force in Ontario at 31st December, 1916, \$96,750.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$97,203.63.

Cash received during 1916 from:

Application fees	\$2,779 50
Dues	863 60
Assessments	467,593 29
Per Capita tax and levies	28,832 02
Fines	682 01
Supplies sold	2,825 77
Rent	900 00
Interest and dividends	157,639 92
Premium for guarantee of lodge officers	1,043 55
5% Mortuary and Sick contributions	23,670 94
Loans refund	97,865 24
All other sources	20,070 35
Total receipts	\$804,766 19

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916:

Commission and organization expenses	\$21,151 57
Law costs	197 37
Registration fees	239 92
Investigation of claims	1,325 78
Interest	24 26
Expenses of Annual or Biennial Meeting	3,942 54
Supplies bought	1,769 07
Travelling expenses	959 82
Rent, light, heat and taxes	3,293 96
Officers' salaries	10,714 65
Clerk hire	10,058 59
Medical examiner's salary and expenses	2,800 00
Official Journal	1,295 74
Printing	880 34
Postage, telephone, etc.	2,280 78
Premiums for guarantee of lodge officers	845 85
Other management expenses	676 04
For investments (not extended), \$505,877.69.	

Total expenses of management	62,456 28
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(b) Miscellaneous Expenditure.

Endowments or payments in the nature thereof	\$175,610 88
Old age benefits	21,950 00
Sick benefits	115,592 08
Total disability benefits	6,750 00
Total expenditure	\$382,359 24

Schedule by ages of membership, amount of insurance, etc. at 31st December, 1916.

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payment. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	4,234	2,744,500 00	35,493 00	11	7,000 00
25-29.....	3,668	2,647,460 39	36,118 20	17	11,000 00
30-34.....	3,985	3,098,931 95	44,651 60	15	13,500 00
35-39.....	3,788	3,060,181 68	48,632 20	19	14,046 80
40-44.....	3,179	2,668,856 99	47,205 80	20	14,500 00
45-49.....	2,464	2,170,668 93	44,161 40	20	16,500 00
50-54.....	1,858	1,663,224 18	40,609 80	26	22,934 28
55-59.....	1,357	1,279,792 62	37,154 00	32	28,587 60
60-64.....	774	741,155 42	26,168 40	29	27,742 20
65-69.....	334	341,474 04	14,901 60	18	14,500 00
70-74.....	111	78,500 00	49 60	9	5,700 00
75-79.....	25	9,750 00	.....	1	400 00
80-84.....	.....	.....	.....	.....	.....
85 & over .....	.....	.....	.....	.....	.....
Totals	25,777	20,504,496 20	375,145 60	217	176,410 88

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 89 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. C. Hocken, Grand MasterToronto.
 James F. Harper, Grand TreasurerHamilton.
 W. M. Fitzgerald, Grand SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 39,091.

Number of members of the Society who died during 1916, 503.

Total amount of funeral benefits paid in 1916, in respect of deceased members, \$1,105.00.

Amount standing to credit of Sick and Funeral Fund, \$34,528.61.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 142.

Total amount of benefits paid in 1916, in respect of sick members, \$1,652.80.

Number of weeks' sickness experienced in 1916, 547.

Amount paid for medical attendance during 1916, \$4,822.28.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1916	\$401 65
Cash on deposit, Bank of Hamilton, Hamilton	8,145 05
Total	<u>\$8,546 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited March 9th, 1917, and the names and addresses of the auditors for 1916 are W. H. Taylor, Aurora, and A. A. Gray, Toronto.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.

Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$8,097.56.

Cash received during 1916 from:

Applications	\$40 50
Assessments	260 00
Per capita tax and levies	9,414 75
Interest and dividends	181 06
All other sources	175 00
Total	<u>\$10,071 31</u>

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1916 for:		
Commission	\$3,476 71	.....
Registration fee	25 00	.....
Expenses of annual meeting	94 35	.....
Supplies bought	26 85	.....
Travelling expenses	81 95	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	1,315 00	.....
Printing, stationery and advertising	607 80	.....
Postage, telegrams and express	175 76	.....
Premium for guarantee of Lodge Officers	8 00	.....
Total expenses of management	<u>5,861 42</u>	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management...	1,760 75	.....
Sick benefits . . . . .	.....	\$1,652 80
Funeral benefits . . . . .	.....	1,105 00
Medical attendance . . . . .	.....	4,822 28
Grants to orphanages	250 00	.....
Grants to French missions	500 00	.....
Grants to Legislative Committee	1,250 00	.....
Totals	<u>\$9,622 17</u>	<u>\$7,580 08</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel Pollock, Past Grand PresidentToronto.
L. H. Reid, Grand PresidentToronto.
Geo. McComb, Grand Vice-PresidentToronto.
James Steele, Grand SecretaryToronto.
Robert Kerr, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was 482.

Number of members who died during 1916, 8.
Total amount of funeral benefits paid during 1916, \$800.00.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.
Number of members who received sick benefits during 1916, 8.
Amount of sick benefits paid in 1916, \$130.50.
Number of weeks' illness experienced in 1916, 45.
Amount paid for medical attendance during 1916, \$423.04.
Amount of cash standing to credit of general fund, \$2,005.02.

III. ASSETS.

Cash, 31st December, 1916, in bank, Toronto	\$2,005 02
Total assets	\$2,005 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
Four assessments were made during the year 1916, payable March, June, September, and December.
The Society's accounts were duly audited February 24th, 1917.
Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1916: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1916, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$2,006.66; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Dues		\$1,528 15
Application fees		35 00
Assessments	\$841 45	
Supplies sold	13 25	
Interest	27 21	
All other	75 75	
Total	<u>\$957 66</u>	<u>\$1,563 15</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Registration fee	\$3 00	
Travelling expenses	5 60	
Rent, light, heat, etc.	6 00	
Printing, stationery and advertising	42 50	
Postage, etc.	32 00	
Salaries	4 00	
Other management expenses	66 20	
Total expenses of management	<u>159 30</u>	

(b) Miscellaneous Expenditure.

Funeral benefits	800 00	
Sick benefits		\$130 50
Medical attendance		423 04
Gratuities		5 00
Grand total	<u>\$959 30</u>	<u>\$558 54</u>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Payne, ChairmanToronto.
 Thos. Bustard, SecretaryToronto.
 Col. H. J. Grasett, TreasurerToronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:	
Contracts in force 31st December, 1915	681
New contracts taken during 1916	16
	<hr/> 697

Deductions:

Contracts surrendered in 1916	84
Contracts matured in 1916	2
Contracts cancelled	16
	<hr/> 102

Net endowment contracts on foot 31st December, 1916	595
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V. ASSETS.

Mortgages	\$50,000 00
Bonds, debentures, etc.	592,791 63
Cash on deposit in Imperial Bank, Toronto	21,745 60
	<hr/>
Total assets	\$664,537 23

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: None.

Twelve assessments were made during the year 1916, payable the first day of each month.

The Society's accounts for the year 1916 were duly audited on the 9th day of February, 1917.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1916 were Walter Sterling and A. E. Black, Toronto.

No changes were made during the year 1916 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$88,847.38.

Cash received during 1916 from:

Assessments	\$50,960 88
Interest and dividends	32,528 12
Fines	680 97
Deposit account <i>re</i> War Loan Bond	94,015 58
Subscription <i>re</i> Patriotic and Red Cross	20,622 55
Criminal justice money	1,462 18
Other sources	14,144 34
Cash received from investments (not extended), \$33,674.49.	

Total receipts	<u>\$214,414 62</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs and medical	\$197 00
Printing, stationery, etc.	108 00
Salaries	250 00
Registration fee	10 00

Total expenses of management	<u>565 00</u>
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(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof	35,156 76
Refund of sick stoppages	1,431 82
Refund criminal justice	900 38
Donation Red Cross Fund	1,835 28
Insurance premiums <i>re</i> military service	803 95
Donation, Prisoners of War Bread Fund	270 00
Donation, Patriotic Fund	18,787 27
All other expenditure	150 00
For investments (not extended), \$255,290.43.	

Total expenditure	<u>\$59,900 46</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Clark, President	Hamilton.
Joseph Crocker, Secretary	Hamilton.
Arthur Wallace, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
Robert Lentz, Committeeman	Hamilton.
Charles Green, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 97.
Total amount of funeral benefits paid during 1916: Nil.

Number of members of the Society who died during 1916: None.

V. ASSETS.

Cash value of mortgages	\$69,200 63
Bonds, debentures, etc.	27,000 00
Cash on deposit to Society's credit in Bank of Hamilton	7,276 12
Interest due	2,718 28
Total	<u>\$106,195 03</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1916: None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1916.

Twenty-four assessments were made during 1916.

The books of record for purposes of insurance certificates are Members' Register,
etc.

The accounts for the year 1916 were duly audited 20th January, 1917.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,580.25.

Cash received during 1916 from:

Assessments	\$8,595 31
Interest	6,000 26
Repayment of loan, \$6,499.37.	

Total receipts	\$14,595 57
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$12 26
Registration and filing fees	4 00
Salaries and auditors, etc.	20 00
Printing	8 00
Postage	25
	44 51

(b) *Miscellaneous Expenditure.*

Pensions to members	2,690 68
For investments (not extended), \$16,663.88.	
Total expenses	\$2,735 19

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Robert Egelton, ChairmanLondon.
 Elmer Walsh, SecretaryLondon.
 W. T. Williams, TreasurerLondon.

V. ASSETS.

Bonds, debentures, etc.	\$65,500 00
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Company	7,573 53
Total assets	<u>\$73,073 53</u>

IV. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1916 were duly audited, January 25th, 1917.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1916: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1916.

Number of members on 31st December, 1916, 45.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,310.28.

Cash receipts for 1916:

Assessments	\$2,941 80
Interest and dividends	3,140 38
All other sources	555 00
From investments (not extended), \$1,000.00.	

Total receipts	<u>\$6,637 18</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration	\$3 00
Salaries	10 00
All other expenses	32 10
<hr/>	
Total expenses of management	45 10

(b) Miscellaneous Expenditure.

Gratuities	328 83
For investments, etc. (not extended), \$5,000.00.	
<hr/>	
Total expenditure	\$373 93
<hr/>	

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. B. MacKenzie, President.....	Montreal, Que.
J. Dodds, Vice-President.....	London, England.
J. Anderson, Trustee.....	Montreal, Que.
O. R. Rowley, Trustee.....	Montreal, Que.
H. A. Harvey, Trustee.....	Montreal, Que.
J. McEachern, Trustee.....	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer.....	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	\$25,000 00
Cash value of bonds, debentures, etc.	321,854 00
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	11,376 68
Total assets	<u>\$358,230 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly and quarterly.

The Fund's accounts were duly audited during 1916 on the 19th December, 1916.

Books of record and account kept of the Fund are as follows: Cash Book, Journal,
Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book
and Register of Investments.

Names and post office addresses of the auditors for 1916 were as follows: Price
Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$18,436.98.

Cash received during 1916 from:

Interest	\$18,022 42
Subscriptions from married members, and fees from unmarried members	11,630 81
Donations from Bank	8,727 64
Cash received from repayments of loan (not extended), \$47,278.65.	

Total receipts	<u>\$38,380 87</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$1 00
Registration fee	10 00
Total expenses of management	<u>\$11 00</u>

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	9,831 48
Other expenditure	937 88
For investments, etc. (not extended), \$81,939.46.	

Total expenditure	<u>\$10,780 36</u>
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TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Robert Elliott, PresidentToronto.
 E. G. How, TreasurerToronto.
 Samuel Hadden, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,117.

Number of members who died during 1916, 11.

Amount of funeral benefits paid in 1916, \$550.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1916; \$2,573.71.

II. SICK BENEFITS.

Number of members who received sick benefits in 1916, 100.

Amount of sick benefits paid in 1916, \$1,845.00.

Number of weeks' sickness experienced in 1916, 369.

III. ASSETS.

War Loan Bond	\$2,000 00
Sick and Funeral Fund (Merchants Bank)	573 71
	<hr/>
	\$2,573 71

IV. LIABILITIES.--None.

V. MISCELLANEOUS.

The Society's books were audited during 1916 quarterly.

Names and addresses of auditors for 1916 were as follows: W. R. Steep, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.00.

Amount of bond of Treasurer, \$400.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,381.35.

Cash received during 1916 from:

Dues	\$2,409 97
Interest	187 39
Total receipts	<u>\$2,597 36</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$1,845 00
Funeral benefits (\$4,075.00 paid by International)	550 00
Total expenditure	<u>\$2,395 00</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Body, President	Toronto.
Thos. Baxter, Vice-President	Toronto.
A. J. Saunders, Secretary-Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 169.

Number of members who died during 1916, 2.

Amount of funeral benefits paid in 1916, \$175.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 34.

Amount of benefits paid in 1916, \$612.50.

Number of weeks' sickness experienced in 1916, 132½.

Balance to credit of fund, \$823.19.

III. ASSETS.

Cash in Imperial Bank	\$813 19
Total	<u>\$813 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 11th January, 1917.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1916: Geo. A. Rumsby and O. Gammond, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1916, 48.

No changes were, during 1916, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$843.34.

Cash received during 1916 from:

Dues	\$804 85
Interest	18 80
Total receipts	<u>\$823 65</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Salaries	61 30
Postage, etc.	2 00
Total expenses of management	<u>\$66 30</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	175 00
Sick benefits	612 50
Total expenditure	<u>\$853 80</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Gardner, President	Hamilton.
Wm. H. Simons, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 85.

One member died during 1916, and funeral benefits were paid amounting to \$80.00.

Amount standing to credit of Funeral Benefit Fund, \$1,154.01.

II. SICK BENEFITS.

Amount paid for medical attendance	\$85 50
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III. ASSETS.

Cash on hand	\$4 32
Cash deposited with the Hamilton Provident and Loan Society	1,149 69
Total assets	<u>\$1,154 01</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited on 17th June, 1916, and 13th January, 1917.

Names and post office address of the auditors for 1916: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. Certain changes were made in the by-laws during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,150.39.

Cash received during 1916 from:

Application fee	\$1 50
Initiation fees	4 50
Dues	207 20
Donations	93 00

Interest	40 20
Fines	1 60
All other sources	7 67
Total receipts	<u>\$355 67</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Commission	\$10 75
Supplies bought	9 60
Registration fee	3 00
Salaries	26 54
Rent	15 00
Printing, etc.	8 30
Postage	8 91
Other expenditures	104 45
Total management expenses	<u>\$186 55</u>

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Medical attendance	85 50
Total expenditure	<u>\$352 05</u>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. N. Deitsch, President	Toronto.
L. F. Vetter, Treasurer	Toronto.
H. Tindale, Rec. Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 45.

Number of members who died during 1916, 2.

Amount of funeral benefits paid in respect of deceased members, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3.

Amount of sick benefits paid during 1916, \$76.00.

Number of weeks' sickness experienced during 1916, 21.

Amount paid for medical attendance during 1916, \$58.75.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$3,781.07.

III. ASSETS.

Cash on hand	\$18 58
Cash in Home Bank of Canada	3,762 49
Total assets	<u>\$3,781 07</u>

IV. LIABILITIES.—\$100.00.

V. MISCELLANEOUS.

The Society's accounts were duly audited 8th January, 1917.

Names and addresses of the auditors of accounts for 1916: George Stroud and Thos. Watts, Toronto.

No changes were, during 1916, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$3,584.59.

Cash received during 1916 from:

Initiation fees	\$10 00
Dues	260 73
Interest	109 55
Total receipts	<u>\$380 28</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent	18 00
Salaries	8 00
Postage and printing	10 05
Total expenses of management	<u>\$39 05</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	76 00
Medical attendance	58 75
Other expenditure	10 00
Total expenditure	<u>\$183 80</u>

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Scott, PresidentToronto.
W. D. Robins, Financial SecretaryToronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer
(Labor Temple)Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,566, and nearly 700 at war.

Number of members who died during 1916, 15 at home and 18 at war.

Amount of funeral benefits paid in respect of deceased members, \$5,750.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 296.

Total amount of benefits paid in 1916 in respect of sick members, \$5,761.56.

Number of weeks' sickness experienced in 1916, 1,091.

Amount paid for medical attendance during 1916, \$1,245.50.

Amount standing to credit of Sick Fund, 31st December, 1916, \$500.00.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1916	\$500 00
Total	<u>\$500 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1916 on the last day of March, June, September and December.

Name and address of auditor for 1916 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1916 in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1915, \$1,240.66.

Cash received during 1916 from:

Dues	\$5,420 00
International Union	6,185 20
Honour Roll	411 20
Total receipts	<u>\$12,016 40</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	\$5,750 00
Sick benefits	5,761 56
Medical attendance	1,245 50
Total expenditure	<u>\$12,757 06</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1916, were as follows:

William C. Jex, President, Dominion ExpressToronto.
 W. M. Carruthers, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,062.
 Number of members who died during 1916, 7.
 Amount of funeral benefits paid, \$1,050.00.
 Cash standing to credit of Funeral Benefit Fund, \$97.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
 Number of members who received sick benefits in 1916, 245.
 Total amount of sick benefits paid in 1916, \$5,623.72.
 Number of weeks' sickness experienced in 1916, 937 3-7.
 Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$3,989.74.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$3,989 74
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	97 10
Total assets	<u>\$4,086 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1916.

The Society's books were duly audited on January 10th, 1916.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1916 were as follows: W. J. Wilson, Jas. Basnett, and A. H. McInnis, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1915, \$5,048.46.

Cash received during 1916 from:

Dues	\$6,056 50
Initiations	182 50
Interest	108 35
Total receipts	<u>\$6,347 35</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$7 50
Registration	10 00
Salaries, officers' and auditors' fees	456 00
Printing, stationery and advertising	94 00
Guarantee for Secretary-Treasurer	5 00
Postage	25 75
Slips returned, etc.	37 00
Total expenses of management	<u>\$635 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	1,050 00
Sick benefits	5,623 72
Total expenditure	<u>\$7,308 97</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. Metcalf, President	Toronto.
J. G. Grey, Treasurer	Toronto.
F. D. Hunt, Secretary	Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1916, 84.

Number of members who received sick benefits during 1916, 16.

Total amount of sick benefits paid during 1916, \$157.40.

Number of weeks' sickness experienced during 1916, 39½.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$192.02.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$192 02
Total assets	<u>\$192 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member of the Society died in 1916.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Eight such assessments were made during the year 1916.

The Society's books were duly audited January, April, July, and October, 1916.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1916 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$173.97.

Cash received during 1916 from:

Assessments	\$147 50
Interest	6 15
Donation from firm	36 80
Total	<u>\$190 45</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Secretary	12 00
<hr/>	
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	157 40
<hr/>	
Total expenditure	<u>\$172 40</u>

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Leo. Matthew, President	Woodstock.
W. Holmes, Vice-President	Woodstock.
Jno. Page, Secretary-Treasurer	Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1916, one.
 Amount of funeral benefits paid during 1916, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 52.
 Number of members who have received sick benefits during 1916, 13.
 Number of weeks' sickness experienced during 1916, 40 2-3.
 Amount paid in respect of sick members during 1916, \$122.00.
 Total amount of cash standing to credit of fund at 31st December, 1916, \$60.02.

III. ASSETS.

Cash on hand	\$0 20
Cash in Royal Bank, Woodstock	59 82
Total assets	<u>\$60 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
 The accounts were audited on the 24th March, 1917.
 Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 No changes were made in the Constitution during 1916.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$12.22.	
Cash received during 1916 from:	
Assessments	\$179 00
Total receipts	<u>\$179 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration	\$3 00
Salaries	5 20
Postage, etc.	1 00
<hr/>	
Total expenses of management	\$9 20

(b) Miscellaneous Expenditure.

Sick benefits	122 00
<hr/>	
Total expenditure	<u>\$131 20</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. Cockshutt, Honorary President	Brantford.
H. Attwell, President	Brantford.
L. Brown, First Vice-President	Brantford.
A. Ellins, Second Vice-President	Brantford.
J. Kirkpatrick, Secretary	Brantford.
P. M. Yule, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 440. Number of members who died during 1916, 6, and funeral benefits were paid amounting to \$240.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$594.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Eighty-seven members received sick benefits during 1916, amounting to \$1,025.70.

Number of weeks' sickness experienced in 1916, 257.

III. ASSETS.

Cash in Bank of Montreal, Brantford	\$594 90
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IV. LIABILITIES.—None.

VI. LIABILITIES.

Assessments are made monthly, or oftener if necessary.

The Society's accounts were audited January 20th, 1917.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1916: Chas. Faulds and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$616.83.

Cash received during 1916 from:

Assessments	\$1,481 65
Interest and dividends	14 39
Total	<u>\$1,496 04</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$0 50
Registration fee	3 00
Printing, stationery and advertising	19 00
Officers' salaries, etc.	143 69
Other expenses	3 08
Total	<u>\$169 27</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	1,025 70
Gratuities	83 00
Grand total	<u>\$1,517 97</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Yarrow, PresidentToronto.
H. Meade, SecretaryToronto.
T. R. Hughes, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1916, 74.

Number of members who died during 1916, 1.
Amount of funeral benefits paid during 1916, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 14.

Amount paid for sick benefits during 1916, \$94.50.

Number of weeks' sickness experienced in 1916, 31½.

Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$150 00
Total assets	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 22nd, 1916.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1916 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$150.00.

Cash received during 1916 from:

Initiation fees	\$11 00
Dues	205 25
Interest	5 43
Total	<u>\$221 68</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Premium for guarantee of officers	2 50
Postage	2 00
Total expenses of management	<u>\$27 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	94 50
Dividend	69 68
Total expenditure	<u>\$221 68</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Port Perry, Ont.

Organized 30th November, 1875;—incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Col. M. K. Adams, Grand Master (overseas).....Picton.
 Robert C. Newman, acting Grand Master..... Toronto.
 Miles S. Plumley, Grand SecretarySt. Catharines.
 Mrs. George F. Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was about 5,500.

Total number of members who died during 1916, 19.

Amount of funeral benefits paid in respect of deceased members in 1916, \$1,850.00.

Cash standing at credit of Funeral Fund at 31st December, 1916, \$1,404.31.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1916, 28.

Amount of benefits paid in 1916 in respect of sick members, \$309.06.

Number of weeks' sickness experienced in 1916, 153.

Amount paid for medical attendance, \$178.06.

Total amount standing to credit of Sick Benefit Fund, \$801.58.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Bank of Nova Scotia, Toronto	\$1,620 14	.....
All other assets	1,500 00	.....
Total	\$3,120 14	.....

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1916, payable before the 10th of each month.

The books and accounts were duly audited on August 9th, 1916.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1916: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the constitution and rules during 1916.

VII. CASH RECEIPTS.

	Grand Body.
Cash balances from 1915 (not extended), \$1,127.70.	
Cash received during 1916 from:	
Assessments	\$2,191 34
Per capita tax levies and charter fees	1,378 35
Interest	30 53
Total receipts	<u>\$3,600 22</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1916 for:		
Commission	\$10 00	
Registration fee	25 00	
Annual meeting	31 95	
Supplies bought	146 93	
Travelling expenses	22 40	
Salaries, officers' and auditors' fees	610 00	
Printing, stationery and advertising	202 50	
Postage, telegrams and express	100 00	
Premiums for guarantee of lodge officers	2 50	
Other expenditures	106 50	
Total management expenses	<u>\$1,257 78</u>	

(b) Miscellaneous Expenditure.

Funeral benefits	1,850 00	
Sick benefits		\$309 06
Medical attendance		178 06
Total expenditure	<u>\$3,107 78</u>	<u>\$487 12</u>

LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1916, were as follows:

Wm. M. Fitzgerald, PresidentToronto.
 Mrs. J. Reynolds, SecretaryHamilton.
 Mrs. Geo. F. Burnett, TreasurerToronto.

CASH RECEIPTS.

Cash balance from 1915 (not extended), \$6,006.88.

Cash received during 1916 from:

Interest and dividends	\$139 39
Donations	10,663 49

Total receipts	\$10,802 88
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CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Mortgage and interest	\$1,275 00
Supplies bought	1,126 58
Travelling expenses	305 15
Rent, light, heat and taxes	950 77
Salaries	1,872 00
Printing, etc.	274 23
Postage, telephones, telegrams and express	271 83
Premiums for guarantee of officers	5 00
Other management expenses	3,895 68

Total expenses of management	\$9,976 24
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(b) *Miscellaneous Expenditure.*

Medical attendance	43 25
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Total expenditure	\$10,019 49
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ASSETS.

Real estate	\$18,500 00
Bank of Nova Scotia, Toronto	6,790 27
All other assets	2,500 00

Total	\$27,790 27
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LIABILITIES.

Mortgage	\$4,000 00
Unpaid accounts and salaries	325 10

Total	\$4,325 10
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THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. H. Hoop, President Winnipeg, Man.
Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1915	1,174
Add contracts taken during 1916, new or renewed	75
Gross number on foot at any time during 1915	1,249
Contracts matured in 1916*	12
Contracts lapsed in 1916	18
Total deductions	30
	30
Net contracts on foot 31st December, 1916	1,219
Number of certificates temporarily suspended	20

III AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$3,753 24
Provincial Treasurer of Quebec	2,000 00
Total assets	\$5,753 24

VI. LIABILITIES.

Amount of claim resisted	\$1,000 00
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*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1916 in Ontario.

Thirteen assessments were made during 1916.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1916 on January 15th, 1917.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1916: Frank Secord and Chas. Onley, Toronto.

Number of members in Ontario, 407.

Number of members in Ontario who died during 1916, 6.

Amount paid as death claims to Ontario members, \$6,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$3,600.73.

Cash received during 1916 from:

Assessments	\$13,946 25
Per capita tax and levies	595 50
Interest	107 23
Supplies sold	18 00

Total receipts	<u>\$14,666 98</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$194 21
Registration fees	66 00
Expenses of annual or biennial meeting	310 25
Travelling expenses	39 10
Supplies bought	101 37
Salaries	146 28
Printing	108 60
Postage, telegrams and express	48 66

Total expenses of management	<u>\$1,014 47</u>
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(b) *Miscellaneous Expenditure.*

Life insurance other than endowments	11,500 00
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Total expenditure	<u>\$12,514 47</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	104	103,250 00	1,293 00	1	1,000 00
25-29.....	281	271,750 00	3,386 25	3	3,000 00
30-34.....	310	301,250 00	3,767 25	2	2,000 00
35-39.....	212	203,500 00	2,546 50	2	1,500 00
40-44.....	49	47,000 00	588 50	1	1,000 00
45-49.....	65	64,250 00	803 25	.....	.....
50-54.....	82	81,250 00	1,015 75	1	1,000 00
55-59.....	66	65,500 00	819 00	1	1,000 00
60-64.....	39	35,750 00	447 75	.....	.....
65-69.....	16	14,250 00	178 75	1	1,000 00
70-74.....	7	7,000 00	87 50	.....	.....
75-79.....	3	3,000 00	37 50	.....	.....
80-84.....	3	3,000 00	37 50	.....	.....
85 & over.....	2	2,000 00	25 00	.....	.....
Totals.....	1,239	1,202,750 00	15,033 50	12	11,500 00

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Dowling, President	Toronto.
A. T. Middleton, Treasurer	Toronto.
W. L. C. Aliwell, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1916, was 245.

Number of members who died during 1916, 3.

Total amount of funeral benefits paid in 1916, \$750.00.

Cash in Funeral Benefit Fund, 31st December, 1916, \$666.76.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on deposit in Imperial Bank	\$666 76
Total	<u>\$666 76</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Three assessments were made during 1916.

The Society's accounts were duly audited on February 1st, 1917.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post-office addresses of auditors for 1916: H. C. M. Willmott and H. C. Sloan, Toronto.

No changes were made in relation to insurance certificates in 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$505.13.

Cash received during 1916 from:

Application fees	\$25 00
Assessments	908 00
Interest	12 15
Total	<u>\$945 15</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Secretary's salary	25 00
Supplies bought	5 50
War tax	02
<hr/>	
Total expenses of management	\$33 52

(b) Miscellaneous Expenditure.

Funeral benefits	750 00
<hr/>	
Total expenditure	<u>\$783 52</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas DeRose, President	Toronto.
E. Gray, 1st Vice-President	Toronto.
E. Mason, 2nd Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1916, 2,000.

Number of members who died during 1916, 10.

Total amount of funeral benefits paid in 1916, in respect of deceased members,
\$600.00.

Number of members' wives who died during 1916, 6.

Amount of funeral benefits paid in 1916 in respect of deceased wives, \$165.00.

Amount at the credit of the General Fund at 31st December, 1916, \$1,776.04.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1916, 473.

Total amount of sick benefits paid in 1916, \$4,317.50.

Number of weeks' sickness paid in 1916, 719½.

Nothing was paid out for medical attendance during 1916.

III. ASSETS.

Cash in Dominion Bank, Toronto	\$1,776 04
Total assets	<u>\$1,776 04</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1916 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1916.

The accounts were audited July 6th, 1916, and January 12th, 1917.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1916 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,317.34.

Cash received during 1916 from:

Assessments	\$5,871 85
Interest	37 70
Total	<u>\$5,909 55</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee (renewal)	\$15 00
Postage	1 45
Travelling expenses (car tickets)	51 00
Managing officers' salaries and officers' and auditors' fees	150 00
Other management expenses	150 90
Expenses of management	<u>368 35</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	765 00
Sick benefits	4,317 50
Total expenditure	<u>\$5,450 85</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1916, were as follows:

C. F. Johnson, President	Brantford.
J. E. Denton, First Vice-President	Brantford.
Jas. Binkley, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1916, was 800.

Number of members of the Society who died in 1916, 3.

Funeral benefits were paid in 1916, amounting to \$144.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1916, 92.

Total amount of sick benefits paid in 1916, \$1,302.25.

Number of weeks' sickness experienced in 1915, 332.

Total amount to credit of the Sick Benefit Fund at 31st December, 1916, \$1,307.06.

III. ASSETS.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	1,307 06
Other assets	12 00
Total assets	<u>\$1,819 06</u>

IV. LIABILITIES.

Liabilities	\$2 60
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V. MISCELLANEOUS.

Thirteen assessments were made in 1916 for the purpose of funeral and sick benefits, payable every four week.

The Society's accounts for 1916 were audited January 4th, 1917.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1915 were as follows:

E. E. Uptgrove and S. G. Macklin, Brantford.

Certain changes were made in 1916 in the Constitution and Rules of the Society in relation to benefits and change of name.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$961.48.

Cash received during 1916 from:

Dues	\$2,022 55
Interest on bond	25 00
All other sources	3 18
Total receipts	<u>\$2,050 73</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$4 85
Registration fee	10 00
Officers' and auditors' fees	131 00
Printing, stationery, etc.	52 00
Supplies bought	50
Order-in-Council <i>re</i> change of name	4 00
Total expenses of management	<u>\$202 35</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	144 00
Sick benefits	1,302 25
Gratuities	53 75
War stamps	2 80
Total expenditure	<u>\$1,705 15</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James Smith, PresidentWoodstock.
 Henry Pearson, TreasurerWoodstock.
 Thos. Armstrong, SecretaryWoodstock.

I. FUNERAL BENEFITS.

Two members died during 1916, and \$24.00 benefits were paid.
 One member's wife died.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 201.
 Number of members who received benefits during 1916, 61.
 Total amount of benefits paid in 1916, \$456.85.
 Number of weeks' sickness experienced in 1916, 160 1-6.
 Total amount of cash standing to credit of Sick Benefit Fund, \$256.30.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	\$256 30
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Nine such assessments were made during 1916.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited June 9th, 1917.

The names and post office addresses of the auditors for 1916 were as follows:

Geo. Coleman and J. V. Spedding, Woodstock.

No changes were made during 1916 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$326.52.

Cash received during 1916 from:

Application fees	\$100 00
Assessments	414 05
Interest	8 98
Total receipts	<u>\$523 03</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$1 00
Registration fee	3 00
Supplies bought	12 80
Officers' and auditors' salaries	85 00
Printing, etc.	3 10
Total expenses of management	\$104 90

(b) Miscellaneous Expenditures.

Funeral wreaths	24 00
Sick benefits	456 85
Refund to members	2 50
Oxford Patriotic Association	5 00
Total expenditure	\$593 25

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1916, were as follows:

Luke Williams, President	Ottawa.
D. Doherty, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 86.

Number of members who died during 1916, 3.

Funeral benefits amounting to \$40.00 were paid.

Total amount of cash standing to credit of General Fund, \$169.50.

II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 11, amounting to \$280.00.

Number of weeks' sickness experienced during 1916, 101.

Amount paid for medical attendance in 1916, \$46.49.

Total amount cash standing to credit of General Fund, December, 1916, \$169.50.

III. ASSETS.

Cash on hand	\$2 83
Bank of Ottawa (General Fund)	169 50
Bank of Ottawa (Special Fund)	103 30
Bank of Ottawa (Beneficiary Fund)	390 57
Other assets	95 00
Total assets	<u>\$761 20</u>

IV. LIABILITIES.—\$100.60.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1916.

The Society's books were duly audited February 19th, 1917.

The names and post office addresses of the auditors for 1916 were as follows:

C. Merrifield and W. J. McGee, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$787.66.

Cash received during 1916 from:

Dues	\$349 15
Assessments	161 00
Interest	21 22
Investments (not extended), \$306.00.	

Total receipts	\$531 37
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light, heat and taxes	30 00
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	4 04

Total expenses of management	\$123 04
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(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	163 00
Funeral benefits	40 00
Sick benefits	280 00
Medical attendance	46 49
All other	30
For investments (not extended), \$181.00.	

Total expenditure	\$652 83
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1916, were as follows:

G. Bagnato, President	Toronto.
S. Agliarolo, Vice-President	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street	Toronto.
G. Parisi, Corresponding Secretary	Toronto.
Angelo Petti, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1916, was 18.

No members died during 1916.

Total amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 4.

Number of weeks' sickness experienced during 1916, 4 3-7.

Amount paid for sick benefits during 1916, \$96.46.

Amount paid for medical attendance, \$27.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$68.08.

III. ASSETS.

Cash in Bank of Toronto	\$68 08
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1916.

The books of the Society were duly audited for 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$92.39.

Cash received during 1916 from:

Application fees	\$0 50
Dues	136 20
Supplies sold	75
Interest	2 05
Total	<u>\$139 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light, heat and taxes	19 50
Officers salaries	12 00
Postage, etc.	1 85
Printing, etc.	4 00
Total management expenses	<u>\$40 35</u>

(b) Miscellaneous Expenditure.

Sick benefits	96 46
Medical attendance	27 00
Total expenditure	<u>\$163 81</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1916, were as follows:

H. Tansley, President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
K. Knudsen, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 280.
 Number of members who died during 1916, 6.
 Amount of funeral benefits paid during 1916, \$240.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1916, 46.
 Amount of benefits paid in 1916, \$712.90.
 Number of weeks' sickness experienced in 1916, 151.
 Cash to credit of fund at 31st December, 1916, \$123.21.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	123 21
Total assets	123 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.
 Fourteen assessments were made during the year 1916.
 The accounts of the Society were duly audited for the year 1916, January 10th, 1917.
 Names and addresses of the auditors for the year 1916: Walter Turnbull and J. Blythe, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.
 No changes were made in regard to sick benefits during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$83.70.	
Cash received during 1916 from:	
Assessments and dues	777 75
Donation	259 26
Total receipts	\$1,037 01

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	40 00
Postage, etc.	1 60

Total expenses of management	\$44 60
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(b) *Miscellaneous Expenditure.*

Funeral benefits	240 00
Sick benefits	712 90

Total expenditure	\$997 50
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HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James G. Jenks, President	Hamilton.
H. P. Heath, Secretary	Hamilton.
Cornelius Murphy, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 750.

Three members died during the year 1916.

Amount of funeral benefits paid during 1916, \$225.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1916, 135.

Amount paid for sick benefits during 1916, \$2,479.50.

Number of weeks' sickness experienced during 1916, 508.

Amount paid for medical attendance during 1916, \$969.15.

Amount of cash standing to credit of Sick Fund, \$1,796.06.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$796 06
Bond	1,000 00

Total	<u>\$1,796 06</u>
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IV. LIABILITIES.—\$18.50.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.

The books of record and account are: Cash Book and Cheque Book.

The accounts of the Society were audited quarterly in 1916.

Names and addresses of the auditors for 1916: P. Erskine and P. R. Dean, Hamilton.

Certain changes were, during 1916, made in the by-laws in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,123.56.

Cash received during 1916 from:

Dues	\$4,495 55
Interest	90 00
Donation	225 00
Total receipts	<u>\$4,810 55</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$18 24
Registration fee	10 00
Expenses of annual meeting	3 00
Interest	6 25
Officers' salaries and officers' and auditors' fees	274 00
Printing	28 25
Postage and war tax	41
All other	5 50

Total expenses of management \$345 65

(b) Miscellaneous Expenditure.

Funeral benefits	225 00
Medical attendance	969 15
Sick benefits	2,479 50
Gratuities to distressed members	72 75
Other expenses	15 00
Total expenditure	<u>\$4,107 05</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1916, were as follows:

H. H. Abbs, President	Toronto.	
A. Irwin, Vice-President	Toronto.	
T. Jeffery, Secretary-Treasurer	Toronto.	
R. G. Myles.....	Board of Management.....	Toronto.
R. C. Moore.....		Toronto.
W. Denning.....		Toronto.
G. A. Richards...		Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Three members died during the year 1916. Amount of funeral benefit paid, \$300.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1916.
\$1,203.07.

II. SICK BENEFITS.

Number of members who received sick benefits in 1916, 13.

The total amount of benefits paid in 1916 was \$270.00.

Number of weeks' sickness experienced in 1916, 54.

III. ASSETS.

Actual amount of cash on hand 31st December, 1916	\$1,203 07
Total	<u>\$1,203 07</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited January 17th, 1917.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1916 were: A. H. Leman and H. Williams, *The Globe*.

During 1916 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,247.81.

Cash received during 1916 from:

Initiation fees	\$2 50
Assessments	413 10
Interest and dividends	238 05
Total	<u>\$653 65</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies	2 20
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	100 00
Premium for guarantee of officers	5 00
Postage	6 04
All other	8 15
Total expenses of management	<u>\$128 39</u>

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	270 00
Grand total	<u>\$698 39</u>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1916, were as follows:

Wm. Croft, President	Toronto.
Walter E. Dewis, Vice-President	Toronto.
Chas. W. Long, Secretary-Treasurer	Toronto.
Wm. Neal, Director	Toronto.
Wm. Reid, Director	Toronto.
C. K. McKay, Director	Toronto.

I. FUNERAL BENEFITS.

No members died during 1916.

Amount of funeral benefits in 1916, none.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1916, was 114.

Sick benefits are undertaken by the Society.

Twenty-two members received sick benefits during 1916.

Total amount of benefits paid in 1916 in respect of sick members, \$398.00.

Number of weeks' sickness experienced, 56 6-7.

Amount standing to credit of General Fund, 31st December, 1916, \$619.65.

III. ASSETS.

Cash value of debentures	\$517 25
Cash in Dominion Bank, 31st December, 1916	619 65
	<hr/>
	\$1,136 90

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 50 were made during 1916.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited December 30th, 1916.

Names and addresses of auditors for 1916 were as follows: R. A. MacDougall and Fred Corcoran, Toronto.

No changes were made in the By-laws of the Society during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$540.91.

Cash received during 1916 from:

Dues	\$493 00
Interest	32 99
Total receipts	<u>\$525 99</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$0 25
Registration fees	3 00
Supplies bought	19 00
Salaries	25 00
Postage, etc.	2 00
Total expenses of management	<u>\$49 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	398 00
Total expenditure	<u>\$447 25</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1916, were as follows:

F. X. Schmuck, PresidentKitchener.
 Geo. Lachenbauer, Vice-President Waterloo.
 Jacob Gies, Recording SecretaryKitchener.
 A. L. Hergott, Financial SecretaryKitchener.
 Geo. B. Fischer, TreasurerKitchener.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 465.

One member of the Society died during 1916.

Amount paid for funeral benefits during 1916, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 50.

Amount paid for sick benefits, \$1,187.90.

Number of weeks' sickness experienced during 1916, 297.

Amount paid for medical attendance during 1916, nil.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$2,295.50.

III. ASSETS.

Notes	\$2,000 00
Actual cash on deposit in Union Bank, Kitchener (current account)	495 50
Waterloo Loan & Savings Co.	1,800 00
All other assets	14 30
Total	\$4,309 80

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were duly audited for 1916 on December 31st, 1916.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1916 were as follows:

W. Winter and Jacob J. Gies, Kitchener.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,041.08.

Cash received during 1916 from:

Initiation fees	\$82 00
Dues	1,376 00
Fines	22 10
Supplies sold	8 85
Interest	157 54
Forfeits	2 00
All other sources	1 00

Total receipts	<u>\$1,649 49</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent	12 50
Salaries	106 00
Postage	6 22
Printing	38 50

Total expenses of management	<u>\$166 22</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	1,187 90
Funeral benefits	25 00,
All other	15 95

Total expenditure	<u>\$1,395 07</u>
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ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. V. Dusseau, PresidentToronto.
J. B. Ethier, Vice-PresidentToronto.
J. Bouvier, SecretaryToronto.
J. D. Desaulniers, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 80.
One member died during 1916.
Funeral benefits paid during 1916, \$50.00.
One member's wife died during 1916.
Amount paid in respect of deceased wives, \$25.00.
Cash standing to credit of Funeral Benefit Fund, \$516.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Thirteen members received sick benefits during 1916.
Number of weeks' sickness experienced during 1916, 71.
Sick benefits amounting to \$213.00 were paid.
Cash standing to credit of Sick Fund, \$1,677.15.

III. ASSETS.

Cash value of mortgages	\$1,600 00
Cash value of note	125 00
Cash in Home Bank of Canada	460 00
Cash on hand	8 25
Total assets	<u>\$2,193 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1916.
The Society's accounts were audited 19th February, 1917.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1916, R. L. Archambault, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,114.20.

Cash received during 1916 from:

Initiation fees	\$2 50
Dues	305 10
Interest	113 72

Total receipts	<u>\$421 32</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat, etc.	6 00
Salaries	24 00
Postage, etc.	12

Total expenses of management	<u>\$34 12</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	213 00
All other expenditure	20 15

Total expenditure	<u>\$342 27</u>
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THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

P. E. Verity, Honorary President	Brantford.
Harry Bond, President	Brantford.
John Kerr, First Vice-President	Brantford.
W. G. Weeks, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
Verity Plow Company, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 375.

Number of members who died during 1916, 2.

Amount paid for funeral benefits, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1916, 68.

Amount of benefits paid during 1916, \$830.26.

Number of weeks' sickness experienced in 1916, 212.

Total amount to credit of Sick Benefit Fund, \$307.48.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$307 48
Total	<u>\$307 48</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1916, 13.

The Society's accounts were audited January 19th, 1917.

Names and addresses of the auditors of accounts for 1916: H. W Styles and J. H. Clement, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

No changes were made during 1916 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended),

Cash received during 1916 from:

Dues	\$1,015 90
Interest and dividends	16 42
All other	1 50
Total	<u>\$1,033 82</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	7 50
Total expenses of management	<u>\$141 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	830 26
Grand totals	<u>\$1,031 26</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Frank Beninger, PresidentFormosa.
 D. Bocho, Vice-PresidentFormosa.
 Matthew Weiler, Secretary and TreasurerFormosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 42.

Three members died during 1916.

Amount paid for funeral benefits, \$90.00.

Number of members who received sick benefits in 1916, 4.

Number of weeks' sickness experienced in 1916, 19.

Amount of benefits paid in 1916 to sick members, \$66.00.

Total amount of cash standing to credit of fund at 31st December, 1916, \$798.67.

III. ASSETS.

Actual cash on hand 31st December, 1916	\$10 40
Cash in bank (Molsons) Formosa	788 27
Total assets	<u>\$798 67</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made during 1916.

The books and accounts of the Society were duly audited January 13th, 1917.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1916 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$688.75.

Cash received during 1916 from:

Application fees	\$9 00
Dues	126 00
Interest	21 07
Assessments	127 00

Total receipts	<u>\$283 07</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Salary of Secretary-Treasurer	7 00
Rent, etc.	1 50
Postage, telegrams and express	40
Other expenses	25
Total expenses of management	\$12 15

(b) Miscellaneous Expenditure.

Funeral benefits	90 00
Sick benefits	66 00
Other expenditure	5 00
Total expenditure	\$173 15

Total assets

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. G. Kingston, President Ottawa.

A. W. Grant, Treasurer Ottawa.

W. J. Lynch, Secretary Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1916, \$132,800.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915.....	482	\$ 114,600 00
Add contracts taken during 1916, new or renewed.....	81	20,250 00
Add amount by which various certificates were increased during 1916		
Gross number and amount of contracts on foot at any time during 1916	563	134,850 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	5	\$ 1,100 00
Contracts lapsed in 1916	4	950 00
Total deductions extended	9	2,050 00
Net contracts on foot at 31st December, 1916.....	554	132,800 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$10,326 08
Cash in Bank of Montreal, Ottawa	2,172 65
Dues and assessments due and unpaid	48 91
Interest due and accrued	187 91
Total	\$12,735 55

VI. LIABILITIES.—\$450.00.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1916, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 29th January, 1917.

Names and post office addresses of the auditor for 1916 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 462.

Number of members who died, 5.

Amount paid in respect of deceased members, \$650.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,087.85.

Cash received during 1916 from:

Application fees	\$26 00
Assessments	2,917 61
Interest and dividends	515 29

Total receipts	<u>\$3,458 90</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	120 00
Premium for Guarantee of Officers	5 00
Printing, etc.	72 75
Expenses of annual meeting	1 75
Supplies bought	2 50

Total expenses of management	<u>\$205 00</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	850 00
Investments (not extended), \$1,312.50.	

Total expenditure	<u>\$1,055 00</u>
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HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

R. Lucas, PresidentHamilton.
Peter F. Monte, Vice-PresidentHamilton.
A. Marshall, SecretaryHamilton.
J. L. Hopkin, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1916, 3,000.
Nine members died during 1916.
Amount of funeral benefits paid during 1916, \$1,650.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1916, 1,735.
Amount paid for sick benefits during 1916, \$8,675.00.
Number of weeks' sickness experienced during 1916, 1,995.
Amount paid for medical attendance during 1916, \$4,671.17.
Amount of cash standing to credit of Sick Fund, \$7,749.15.

III. ASSETS.

Cash value of bond	\$4,000 00
Cash in Bank of Hamilton	3,749 15
Total	<u>\$7,749 15</u>

IV. LIABILITIES.

Amount of unpaid funeral benefits	<u>\$850 00</u>
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V. MISCELLANEOUS.

Dues are paid twice a month by the members.
Number of assessments made during 1916, 24.
The accounts of the Society were audited every quarter.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1916: L. J. Hindelong and C. Fraser,
Hamilton.
Certain changes were made in the By-laws in relation to Death Benefits.

VII. CASH RECEIPTS, AND ASSETS NOT

Cash balance from 1915 (not extended), \$657.92.

Cash received during 1916 from:

Dues	\$18,532 50
Interest and dividends	274 70
Donation	225 00
Total receipts	<u>\$19,032 20</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$15 00
Officers' salaries and officers' and auditors' fees	805 00
Expenses of annual meeting and other meetings	17 00
Printing, etc.	78 80
Postage, etc.	29 00
Total expenses of management	<u>\$944 80</u>

(b) Miscellaneous Expenditure.

Funeral benefits	1,650 00
Sick benefits	8,675 00
Medical attendance	3,486 57
Hospital expenses	1,184 60
For investments (not extended), \$4,000.00.	

Total expenditure	<u>\$15,940 97</u>
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. Feighen, PresidentToronto.
 G. L. Kingdon, SecretaryToronto.
 R. Dimond, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 350.

Four members died during 1916.

Funeral benefits paid in 1916, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 125.

Number of weeks' sickness experienced during 1916, 202.

Sick benefits amounting to \$818.75 were paid.

Amount paid for medical attendance, \$443.04.

Cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,074.15.

III. ASSETS.

Cash on hand	\$37 18
Cash in Imperial Bank, Toronto	1,036 97
Total assets	<u>\$1,074 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.

The Society's accounts were audited July and December, 1916.

The books of record kept are a Cash Book, Receipt Book, and Minute Book.

Names and addresses of the auditors for 1916: J. Milloy and W. Pearce, Toronto.

No changes were made in the Constitution and By-laws during 1916.

Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$599.77.

Cash received during 1916 from:

Dues	\$2,271 58
Interest	13 59
Total receipts	<u>\$2,285 17</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Investigation of claims	10 00
Travelling expenses	4 00
Expenses of Annual Meeting	2 00
Salaries	69 00
Postage	1 00
Total expenses of management	<u>\$89 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Medical attendance	443 04
Sick benefits	818 75
Gratuities	10 00
British Red Cross	250 00
Total expenditure	<u>\$1,810 79</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Fienberg, PresidentToronto.
 L. Litman, TreasurerToronto.
 J. Rosen, Financial SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1916, was 519.

Number of members who died during 1916, 1.

Amount of funeral benefits paid during 1916, \$100.00.

Number of members' wives died during 1916, none.

Amount of funeral benefits paid, nil.

Eight members' children and fifteen members' parents died during 1916, and funeral benefits amounting to \$271.80 were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Sixty-one members received sick benefits during 1916, amounting to \$928.50.

Number of weeks' sickness experienced during 1916, 185½.

Amount paid for medical attendance, \$1,613.74.

Amount of cash standing to credit of the fund, \$5,127.29.

III. ASSETS.

Cash value of real estate	\$4,575 00
Cash on hand	237 02
Cash in various banks	6,714 93
Other assets	309 50
Total	<u>\$11,836 45</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. One assessment was made during 1916.

The accounts of the Society were audited every quarter during 1916.

Names and post office addresses of auditors: S. Edson, M. Zimmerman and M. Finkelstein, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1915, \$4,643.74.

Cash received during 1916 from:

Assessments	\$175 00
Initiation fees	71 00
Dues	3,352 62
Per capita tax	1,940 36
Supplies sold	8 55
Donations	673 26
Medical fees	1,385 59
Interest	79 77
Refunds	10 53
Total	\$7,696 68

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	243 00
Rent	141 00
Salaries	413 25
Printing	166 00
Postage and stationery	131 45
Total management expenses	\$1,097 70

(b) Miscellaneous Expenditure.

Funeral benefits	271 80
Benefits to widows and orphans	200 00
Medical attendance	1,897 74
Sick benefits	928 50
Gratuities to distressed members	1,243 80
Other expenditures	248 93
Invested (not extended), \$500.00.	

Total expenditure **\$5,888 47**

UNION NO. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 88 Church Street, Toronto,

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

R. P. Lynch, President Toronto.
J. Lehner, Vice-President Toronto.
J. Pamphilon, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 391.

Number of members of the Society who died during 1916, 2.

Total amount of funeral benefits paid during 1916, \$253.10.

Number of members' wives died during 1916, 1.

Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 66, amounting to
\$1,426.55.

Number of weeks' sickness experienced during 1916, 285 3-7.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	\$531 07
Cash on hand	31 56
Total	<u>\$562 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made in 1916.

The books and accounts were audited monthly during 1916.

Names of auditors: S. Ebach, J. B. Butler and T. Denny.

Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$26.27.

Cash received during 1916 from:

Initiation fees	\$114 50
Dues	4,528 15
Assessments	1,091 75
Returned sick benefits	122 90
Fines	21 50
Interest and dividends	11 61
Cash received from repayment of loans (not extended), \$122.00.	

Total receipts	<u>\$5,890 41</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax for management	\$77 80
Registration fee	3 00
Supplies	4 55
Rent, fuel, light and taxes	178 00
Salaries, officers' and auditors' fees	1,146 38
Printing, stationery and advertising	188 87
Postage, telegrams and express	16 50
All other	34 30

Total expenses of management	<u>\$1,649 40</u>
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	1,300 00
Funeral benefits	143 10
Out of work benefits	349 00
Total disability benefits	150 00
Sick benefits	1,426 55
Loans to travelling members	458 00

Total expenditure	<u>\$5,476 05</u>
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LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Mrs. G. O. Akerley, Grand MistressSt. John, N.B.
Mrs. Robert Gordon, Grand SecretaryToronto, Ont.
Mrs. W. J. Kissick, Grand TreasurerOttawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 4,500.
Number of members who received sick benefits during 1916: No information.
Total amount of sick benefits paid in 1916, \$38.50.
Number of weeks' sickness experienced in 1916: No information.
Amount paid for medical attendance in 1916, \$3,500.00.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash in Dominion Bank, Ottawa	\$902 39	.....
All other assets .....	.....	\$8,779 82
Total assets	\$902 39	\$8,779 82

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited May 31st, 1916.
Names and addresses of auditors of accounts of 1916: A. Gordon and Wm. Chenery,
Toronto, Ont.
Amount of bond, Secretary \$500.00.
Amount of bond, Treasurer \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915: \$354.01.	Grand Lodge.
Cash received during 1916 from:	
Per capita tax and levies	\$1,362 30
Charter fees	193 00
Supplies sold	208 74
Interest	34 90
Total receipts	\$1,798 94

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1916 for:		
Charter fees	\$52 00	.....
Commission	97 00	.....
Travelling expenses	200 00	.....
Registration fee	25 00	.....
Supplies bought	106 50	.....
Clerk hire	10 00	.....
Postage, telegrams and expenses	148 06	.....
Salaries	425 00	.....
Printing	172 00	.....
Premiums for guarantee of Lodge officers	5 00	.....
Total expenses of management	\$1,240 56	.....

(b) *Miscellaneous Expenditure.*

All other expenditure	60 00	.....
Sick benefits .....	.....	38 50
Medical attendance .....	.....	3,500 00
Total expenditure	\$1,300 56	\$3,538 50

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Mahoney, PresidentToronto.
 William Benny, Vice-PresidentToronto.
 C. Woodburn, TreasurerToronto.
 Thomas H. Kirk, SecretaryToronto.

DIRECTORS.

R. BurbidgeWest Toronto.
 G. GrundlerWest Toronto.
 H. LibbyWest Toronto.
 T. BatesWest Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1916, 164.
 Number of members who died in 1916, 2.
 Funeral benefits paid in 1916, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1916, 24.
 Amount of sick benefits paid during 1916, \$620.00.
 Number of weeks' sickness experienced in 1916, 130.
 Total amount to credit of General Fund, from which all claims are paid, \$244.02.

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto \$244 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.
 The Society's accounts for 1916 were audited on February 2nd, 1917.
 No changes were made during 1916 in the organization and management and the constitution and rules of the Society in relation to benefits.
 Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.
 Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.17.

Cash received during 1916:

Dues	\$742 80
Interest	7 05

Total receipts	<u>\$749 85</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00

Total expenses of management	<u>\$28 00</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	620 00

Total expenditure	<u>\$748 00</u>
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GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Joseph Sauriol, PresidentToronto.
Alphonse Tonsignant, SecretaryToronto.
Louis Dubois, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 54.
Number of members who died during 1916, 1.
Amount paid for funeral benefits during 1916, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1916, 4.
Amount paid for sick benefits during 1916, \$184.59.
Number of weeks' sickness experienced in 1916, 42 1-7.
Amount paid for medical attendance, \$15.00.
Total amount of cash standing to the credit of the Sick Benefit Fund, \$837.00.

III. ASSETS.

Cash on hand	\$58 80
Cash in bank	778 20
Total	<u>\$837 00</u>

IV. LIABILITIES.—\$14.85.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1916, payable weekly.
The Society's accounts were audited in July, 1916, and January, 1917.
Names and addresses of the auditors of accounts for 1916: John J. Brady, and W. J. Kamm, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$794.09.

Cash received during 1916:

Dues	\$270 80
Interest	21 70
Doctor's fees	15 00
Total receipts	<u>\$307 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Officers' salaries	36 00
Other expenses	1 00
Total expenses of management	<u>\$40 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	184 59
Medical attendance	15 00
Total expenditure	<u>\$264 59</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

G. Altilia, PresidentToronto.
R. V. Glionna, TreasurerToronto.
G. Bagnato, SecretaryToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1916, was 25.
No members died during 1916.
Total amount paid for funeral benefits, none.
Cash standing to credit and Funeral Benefit Fund, \$575.41.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1916, 10.
Total amount of sick benefits paid in 1916, \$131.65.
Number of weeks' sickness experienced in 1916, 28.
Amount paid for medical attendance during 1916, \$37.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$575 41
Total assets	<u>\$575 41</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1916.
The books of the Society were audited 12th March, 1917.
Names and addresses of the auditors: D. A. G. Glionna and R. Bartello, Toronto.
No changes were made during 1916 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$590.81.

Cash received during 1916 from:

Dues	\$145 00
Supplies sold	34 00
Interest	16 25
Total receipts	<u>\$195 25</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Expenses of annual meeting	18 50
Secretary's salary	18 00
Printing, etc.	2 00
Postage	50
Total expenses of management	<u>\$42 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	131 65
Medical attendance	37 00
Total expenditure	<u>\$210 65</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- J. A. Sullivan, PresidentHamilton.
- E. Jennings, Financial SecretaryHamilton.
- W. H. Crawford, TreasurerHamilton.
- C. L. Schrader, Recording SecretaryHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 267.
Number of members who died in 1916, 4.
Funeral benefits paid in respect of deceased members, \$1,100.00.
Three members' wives died during 1916.
Amount paid in respect of deceased wives, \$120.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1916, 60.
Total amount of sick benefits paid during 1916, \$1,347.55.
Number of weeks' sickness experienced in 1916, 269 2-5.

III. ASSETS.

Cash on hand	\$159 28
Cash in Bank of Hamilton	717 88
Total	<u>\$877 16</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made during 1916.
The Society's accounts were audited monthly during 1916.
The books kept are Day Book and Ledger.
Names and post office address of the auditor for 1916: G. H. Willson, Hamilton.
Amount of bond of Secretary, \$500.00.
Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,431.15.

Cash received during 1916 from:

Initiation fees	\$48 00
Dues	5,223 45
Assessments	1,032 50
Fines	42 25
Interest	72 89
Donation	534 45
All other sources	3,000 00

Total receipts	<u>\$9,953 54</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, etc.	125 00
Postage, etc.	33 27
Printing, stationery and advertising	204 50
Managing officers' salaries and officers' and auditors' fees	1,037 71

Total expenses of management	<u>\$1,403 48</u>
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(b) *Miscellaneous Expenditure.*

Per capita tax or levies	388 50
Sick benefits	1,347 55
Funeral benefits	1,220 00
Gratuities to distressed members	344 50
Loans	75 00
Return label deposit	100 00
Assessment to Union	1,350 00
Other expenditure	5,278 50

Total expenditure	<u>\$11,507 53</u>
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THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas M. Harris, Grand PresidentToronto.
 Robert Scollard, Grand SecretaryToronto.
 J. H. Barber, Grand TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1916, was 195.

Number of members who died during 1916, 1.

Total amount of funeral benefits paid during 1916, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$1,898.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1916, 23.

Total amount of benefits paid in 1916, \$309.00.

Number of weeks' sickness experienced in 1916, 76.

Total amount paid for medical attendance during 1916, \$187.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1916, \$443.38.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1916.....	\$1 27	\$47 10
Cash in Dominion Bank	812 15	.....
Cash in Home Bank, Toronto	776 30	181 55
Cash in Bank of Hamilton, Hamilton .....	.....	188 03
Cash in Union Bank, Toronto .....	.....	26 70
Furniture, supplies, etc. (\$750.00).		
Total assets	<u>\$1,589 72</u>	<u>\$443 38</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five assessments were made during the year 1916, payable on the 1st January, April, May, July and October.

The books were duly audited for 1916.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1916 no changes were made in the Constitution.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,138.73.

Cash received during 1916 from:

	Grand Body.	Subordinate Bodies.
Dues		\$928 75
Initiation fees		10 50
Per capita tax	\$54 10	22 80
Assessments	268 50	218 25
Supplies sold	3 45	.....
Interest	43 16	12 18
All other sources		65 95
	<u>\$369 21</u>	<u>\$1,258 43</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Per capita tax for management		\$54 10
Registration fee	\$3 00	.....
Supplies bought		3 45
Rent, light, heat and taxes		271 07
Salaries	54 00	26 50
Printing, stationery and postage		10 30
Postage, etc.	7 75	2 75
Total expenses of management	<u>\$64 75</u>	<u>\$368 17</u>

(b) Miscellaneous Expenditure.

Funeral benefits	400 00	.....
Gratuities		2 00
Assessments paid to Grand Union		268 50
Sick benefits		309 00
Medical attendance		187 25
Other expenditure		133 60
Totals	<u>\$464 75</u>	<u>\$1,268 52</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. S. Woodland, President	Toronto.
John R. Aylett, Vice-President	Toronto.
John E. Lamb, Secretary	Toronto.
Albert Burton, Treasurer	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1916, 43.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1916.

Total amount of benefits paid in 1916 in respect of sick members, \$40.12.

Number of weeks' sickness experienced, 10.

III. ASSETS.

Cash on hand	\$8 56
Cash in Home Bank, 31st December, 1916	346 34
Total assets	<u>\$354 90</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1916 on January 10th, 1917.

Names and addresses of auditors for 1916 were as follows: John Rouse and George Leviston, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

Certain changes were made in the Constitution during 1916.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915 \$311.24.

Cash received during 1916 from:

Dues	\$82 65
Interest	9 30
Total receipts	<u>\$91 95</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent	1 50
Postage	15
All other	3 50
<hr/>	
Total expenses of management	\$8 15

(b) *Miscellaneous Expenditure.*

Sick benefits	40 12
<hr/>	
Total expenditure	\$48 27
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GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

I. Lewis, Noble MasterHamilton.
 B. Raphael, Vice-Noble MasterHamilton.
 S. Taylor, Financial and Recording SecretaryHamilton.
 M. Goldberg, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1916, was 88.

Number of members who died in 1916, none.
 Amount paid for funeral benefits during 1916, none.
 Number of members' wives who died in 1916, none.
 Number of members' children who died in 1916, none.
 Funeral benefits paid in 1916, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of persons who received sick benefits during 1916, 15.
 Amount of sick benefits paid during 1916, \$140.00.
 Amount paid for medical attendance, \$140.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the bank.....	\$1,605 63
Other assets	350 00
Total assets	<u>\$1,955 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1916.
 Books kept by the Society: Ledger, etc.
 The books of the Society were audited quarterly. Name of auditor, D. Kauffman,
 Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,149.17.

Cash received during 1916 from:

Application fees	\$16 25
Initiation fees	39 00
Dues	774 36
Degrees and cards	36 00
Supplies sold	8 50
Interest and dividends	35 00
All other sources	141 74

Total receipts	<u>\$1,050 85</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission expenses	\$18 20
Registration fee	3 00
Printing, etc.	45 09
Postage	12 00
Supplies bought	36 83
Salaries	49 05
Rent, etc.	37 50
All other expenses	46 14

	<u>\$247 81</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (burial)	49 04
Sick benefits	140 00
Medical attendance	140 00
All other expenditure	17 64

Grand totals	<u>\$594 49</u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Nelson Bigras, PresidentOttawa.
 E. René Croteau, Recording SecretaryOttawa.
 Joseph Saint-Germain, B.A., TreasurerOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 371.
 Number of members of the Society who died in 1916, 3.
 Total amount of funeral benefits paid in respect of deceased members was \$1,199.25.
 Number of members' wives deceased in 1916, 2.
 Amount of funeral benefits paid in respect of deceased wives, \$150.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1916, \$4,345.46.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1916, 45.
 Amount of sick benefits paid in 1916, \$1,340.00.
 Number of weeks' sickness experienced in 1916, 335.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa	\$9,508 51
Actual cash in hand at 31st December, 1916	103 80
Other assets	431 45
Total assets	<u>\$10,043 76</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1916 were as follows: O. Lepage,
 Ottawa, and Francois Fortin, Jr., Hull, Que.
 Books of account kept by the Society are: Ledger and Cash Book.
 Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$9,054.93.

Cash received during 1916 from:

Per capita tax and levies	\$3,290 75
Interest and dividends	274 56
Degrees and cards	4 20
Other sources (detailed in memo.)	103 15

Total receipts	<u>\$3,672 66</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	218 75
Printing, stationery, etc.	42 00
Postage, etc.	8 28
Premiums for guarantee of lodge officers	5 00

Total expenses of management.. ..	<u>\$367 03</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	150 00
Funeral benefits to members	1,199 25
Sick benefits	1,340 00
Other expenditure	59 00

Grand total	<u>\$3,115 28</u>
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Chas. H. Knight, Provincial Grand MasterToronto.
 Thos. Hastings, Deputy Grand MasterToronto.
 Wm. C. Schunck, Pro. Cor. SecretaryToronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1916, 1,309.

Seventeen members died during 1916, and \$1,650.00 benefits were paid.

Nine members' wives died during 1916, and in respect thereof benefits were paid amounting to \$440.00.

Total cash to credit of Funeral Fund, 31st December, 1916, \$17,926.65.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1916, 222.

Amount of benefits paid in 1916, in respect of sick members, \$3,882.25.

Number of weeks' sickness experienced in 1916, 842.

Amount paid for medical attendance during 1916, \$1,611.91.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$51,308.23.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	\$9,300 00	\$11,562 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	8,626 65	.....
In various banks, in various places . . . . .	.....	18,719 58
Total assets	<u>\$17,926 65</u>	<u>\$30,281 58</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1916 on 25th January, 1917.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1916 were as follows: John T. Tilley, and J. H. Heathfield, Toronto.

Amount of Secretary's bond, \$1,000.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash balance from 1915 (not extended), \$21,591.38.			
Cash received during 1916 from:			
Per capita tax and levies	\$1,293 25	\$1,380 31	
Application fees		331 50	
Dues	3,562 35	13,577 04	
Interest	845 44	1,232 69	
Dues, etc. (sister lodges)		3,912 76	
All other	5,950 00	2,437 57	
Total receipts	\$11,651 04	\$22,871 87	

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash paid during 1916 for:			
War Fund, returned to sister lodges	\$636 49	\$1,310 81	
Commission expenses		43 00	
Per capita tax and levies	52 00	729 12	
Registration fees	10 00		
Sister lodges		3,766 55	
Supplies bought	106 20	206 15	
Travelling expenses	10 40		
Rent, light, heat and taxes	31 50	686 75	
Officers' salaries	345 46	962 03	
Printing	166 60	93 31	
Postage, telegrams and express	68 42	267 91	
Premium for guarantee of lodge officers . . .	5 00	35 75	
Other expenses	363 75	881 69	
Total expenses of management	\$1,795 82	\$8,983 07	

(b) *Miscellaneous Expenditure.*

Funeral benefits	2,090 00	3,700 26
Sick benefits	312 00	3,570 25
Medical attendance		1,611 91
Grants	742 48	603 83
Other expenditure	58 44	
For investment (not extended), \$2,200.00.		
Total expenditure	\$4,998 74	\$18,469 32

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. J. Anderson, PresidentWoodstock.
Ellis Jones, Vice-PresidentWoodstock.
Robt. A. Scott, Secretary-TreasurerWoodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1916, was, 186.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 11.

Amount of sick benefits paid during 1916, \$87.50.

Number of weeks' sickness experienced during 1916, 30 5-7.

Amount paid for medical attendance, \$346.76.

Amount of cash standing to credit of the fund, \$468.63.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock	\$468 63
Total ,	<u>\$468 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.

Number of assessments made during 1916, 12.

No changes were made in the Constitution and Rules during the year, 1916.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 3rd January, 1917. Names of auditors: A. McCallum and F. A. Smith, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$427.69.

Cash received during 1916 from:

Assessments	\$535 38
Interest	14 11
All other assets	5 64
Total	<u>\$555 13</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Printing	2 50
Salary of Secretary	43 75
Postage, etc.	68
Total expenses of management	<u>\$49 93</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	87 50
Medical attendance	346 76
All other expenditure	30 00
Total expenditure	<u>\$514 19</u>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel Robb, President	Toronto.
John McIntyre, Secretary	Toronto.
James E. Ford, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,036.

Three members died during 1916, and funeral benefits amounting to \$150.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 116.

Total amount of sick benefits paid during 1916, \$2,035.75.

Number of weeks' sickness experienced during 1916, 530.

Amount paid for medical attendance during 1916, \$1,497.37.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1916, \$2,940.06.

III. ASSETS.

Cash on hand, 31st December, 1916	\$40 90
Cash in Canadian Bank of Commerce	707 86
Cash in Imperial Bank	2,191 30
Total	<u>\$2,940 06</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1916, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1916.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1916: Wm. C. Maclean, H. L. Rogowski and R. McClelland, Toronto.

No changes were made during 1916 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,885.79.

Cash received during 1916 from:

Assessments	\$4,972 25
Interest	57 89
Total	<u>\$5,030 14</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$10 00
Officers' salaries, etc.	248 00
Clerk hire	5 00
Annual meeting	9 50
Guarantee bonds	13 00
Postage, telephones, etc.	2 25
Expenses of management	<u>\$287 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	2,035 75
Medical attendance	1,294 37
Hospital	208 00
Grand totals	<u>\$3,975 87</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Severs, PresidentToronto.
W. Patterson, Vice-PresidentToronto.
F. Matthews, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1916, was 782.

Three members died during 1916, and \$145.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 86.

Total amount of sick benefits paid during 1916, \$1,621.70.

Number of weeks' sickness experienced during 1916, 353.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$650.40.

III. ASSETS.

Cash in Treasurer's hands	\$60 69
Cash in Merchants Bank	589 71
Total assets	<u>\$650 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1916.

The accounts of the Society were duly audited in June and December, 1916.

Names and addresses of auditors for 1916: J. M. Ogilvie, J. Severs and W. Weller, Toronto.

No changes were made in the Constitution during 1916.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$596.80.

Cash received during 1916 from:

Assessments	\$1,877 55
Interest	7 50
Total receipts	<u>1,885 05</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$10 00
Law costs	2 00
Officers' salaries	52 75
	<u>\$64 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	145 00
Sick benefits	1,621 70
Total expenditure	<u>\$1,831 45</u>

HAMILTON LODGE NO. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. Knapman, President	Hamilton.
H. C. Stroud, Recording Secretary	Hamilton.
William Stroud, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 38.
No members died during 1916, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 4.
Total amount of sick benefits paid during 1916, \$50.00.
Number of weeks' sickness experienced during 1916, 10.
Amount paid for medical attendance during 1916, \$78.35.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,891.71.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1916	\$1,891 71
Cash in Dominion Bank, 31st December, 1916	41 04
Total assets	<u>\$1,932 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1916.

The books of the Society were duly audited February 4th, 1917.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1916: E. Pope, Burlington.

No changes were made during 1916 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,968.25.

Cash received during 1916 from:

Assessments	\$219 00
Supplies sold	2 50
Interest	58 41
All other sources	3 00
Total	<u>\$282 91</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax	\$21 51
Rent, light and heat	37 50
Supplies bought	12 55
Salaries	77 50
Registration fee	3 00
Postage, etc.	2 00
Expenses of management	<u>\$154 06</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	50 00
Medical attendance	78 35
Gratuities	9 00
All other	27 00
Total expenditure	<u>\$318 41</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. P. Carter, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Dan Pierce,	} Finance Committee.....Toronto.
S. Hutchinson, Sr.,	
R. C. Newman,	

I. FUNERAL BENEFITS.

Total membership of Society, 157.
Number of members who died during 1916, 4.
Amount of funeral benefits paid during 1916, \$910.00.
Amount standing to credit of fund, \$15,485.66.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1916, 14.
Total amount of sick benefits paid during the year 1916, \$438.00.
Number of weeks' sickness experienced, 73.
Medical attendance, \$263.00.
Amount of cash standing to credit of Sick Benefit Fund, \$496.38.

III. ASSETS.

Bonds, debentures, etc.	\$15,000 00
Cash on hand, as per auditor's statement	52 55
Bank of Commerce, Toronto	860 25
Canada Permanent Mortgage Corporation	495 91
Totals	\$16,408 71

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in March, June, September and December, 1916.

Auditors for the year: W. Sprinks, Dan Pierce and William Fudge, Toronto.

Certain changes were made in the Constitution and By-laws during 1916.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$16,419.56.

Cash received during 1916 from:

Application, initiation fees and dues	\$1,337 12
Interest and dividends	694 72
All other sources	375 46
Total receipts	<u>\$2,407 30</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax or levies	\$75 38
Registration	3 00
Supplies bought	26 65
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	203 00
Printing, stationery and advertising	89 75
Postage, etc.	24 18
Premiums for guarantee of lodge officers	5 00
Interest . . .	6 44
Total expenses of management	<u>\$451 40</u>

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members	137 00
Funeral benefits	910 00
Sick benefits	438 00
Medical attendance	263 00
Other expenditure	218 75
Total expenditure	<u>\$2,418 15</u>

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- L. Goldman, PresidentToronto.
- L. Zeidenberg, Vice-PresidentToronto.
- P. Philips, TreasurerToronto.
- D. Pullan, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 213.
No member died during 1916, and no funeral benefits were paid.
Number of members' wives and children who died during 1916, 8.
Amount of funeral benefits paid in respect of members' wives and children during 1916, \$70.00.
Total cash standing to credit of Sick and Funeral Fund, \$3,195.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1916, 31.
Amount paid for sick benefits during 1916, \$470.00.
Number of week's sickness experienced during 1916, 94.
Amount paid for medical attendance during 1916, \$863.24.

III. ASSETS.

Cash value of real estate	\$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	313 14
Cash on deposit in Bank of Nova Scotia, Toronto	2,882 76
Total assets	<u>\$5,349 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.
The Society's accounts were duly audited October 29th, 1916.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1916 were: K. Jaffey and K. Schiff, Toronto.
No changes were made during 1916 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance for 1915 (not extended), \$2,689.78.

Cash received during 1916 from:

Application fees	\$31 00
Initiation fees	39 00
Dues	2,588 95
Interest	181 58
Other sources	37 90

Total receipts	<u>\$2,878 43</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light and heat	80 00
Officers' salaries	168 00
Printing, stationery, etc.	64 75
Postage, 'phones, telegrams and express	70 82
Other management expenses	205 50

Total expenses of management	<u>\$592 07</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	70 00
Sick benefits	470 00
Medical attendance	863 24
Hospital	227 00
Gratuities (Jewish war sufferers, etc.)	150 00

Total expenditure	<u>\$2,372 31</u>
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EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas E. Till, PresidentToronto.
G. Edmonson, Vice-PresidentToronto.
T. Hopmans, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 90.
Number of members who died during 1916, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1916, 15.
Amount of benefits paid during 1916, \$215.00.
Number of weeks' sickness experienced in 1916, 43.
Total amount to credit of Sick Benefit Fund, \$609.60.

III. ASSETS.

Cash on hand	\$85 00
Cash in Dominion Bank	524 60
Total	<u>\$609 60</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Number of assessments made during 1916,
The books of the Society were duly audited January 3rd, 1917.
Names and addresses of auditors of accounts of 1916: A. H. Gardner and M. Weinstein.
No changes were made in the Constitution and By-laws during 1916.
13 F. S.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$434.55.

Cash received during 1916 from:

Dues	\$431 40
Initiation fees	8 50
Interest	43 10
Assessments (special)	8 20

Total receipts	<u>\$491 20</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Expenses of Annual Meeting	12 00
Travelling expenses	2 00
Officers' salaries	50 00
Supplies bought	5 65

Total expenses of management	<u>\$72 65</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	215 00
Other expenditure	28 50

Total	<u>\$316 15</u>
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ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

O. A. Castrucci, President	Toronto.
P. Gagliardini, Secretary	Toronto.
R. DeRosa, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 75.

Two members died during 1916, and \$103.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916,
\$688.41.

Amount paid in respect of deceased wives, \$112.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 19.

Amount paid for sick benefits, \$348.78.

Number of weeks' sickness experienced, 76.

Amount paid for medical attendance, \$52.00.

III. ASSETS.

Cash deposited in Molsons Bank	\$688 41
Total assets	<u>\$688 41</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited 1st July and January, 1916.

The names and post office addresses of the auditors for 1916 were as follows:

R. Rose and A. Mirsive, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,006.83.

Cash received during 1916 from:

Dues	\$473 80
Total receipts	<u>\$473 80</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, clerk hire, etc.	35 00
All other	171 44
Total management expenses	<u>\$209 44</u>

(b) Miscellaneous Expenditure.

Funeral benefits	103 00
Medical attendance	52 00
Sick benefits	347 78
Benefits to widows and orphans	112 00
Total expenditure	<u>\$824 22</u>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Frasca, PresidentToronto.
S. Agliaroli, Vice-PresidentToronto.
Rocco Gianvecchio, TreasurerToronto.
F. Belmonte, SecretaryToronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1916, was 13.
Number of members who died during 1916, 2.
Total amounts paid for funeral benefits, \$150.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
No member received sick benefits during 1916.
Number of weeks' sickness experienced in 1916, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$320 16
Total assets	<u>\$320 16</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1916.
Name of auditor: Francesco Belmonte, Toronto.
No changes were made during 1916 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$425.03.

Cash received during 1916 from:

Dues	\$37 87
Interest	10 26
Total receipts	<u>\$48 13</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Total management expenses	<u>\$3 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Totals	<u>\$153 00</u>

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Nellie Nobes, Grand PresidentToronto.
 Emma Clarke, Grand Vice-PresidentToronto.
 Elizabeth Pincombe, Grand Past PresidentToronto.
 Frank H. Revell, Grand TreasurerHamilton.
 Leonard George Cross, Grand Secretary, 598 Gerrard StreetToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,044.

Number of members of the Society who died during 1916, 12.

Amount of funeral benefits paid during 1916, \$565.00.

Total cash standing to credit of Funeral Fund, 31st December, 1916, \$10,096.69.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1916: Subordinate Bodies, 425.
 Juvenile Branch, 41.

Total amount of benefits paid during 1916: Subordinate Bodies, \$2,654.50; Juvenile
 Branch, \$98.00; Total, \$2,752.50.

Number of weeks' sickness experienced in 1916: By Subordinate Bodies, 1,061½;
 Juvenile Branch, 99.

Amount paid for medical attendance during 1916: Subordinate Bodies, \$3,882.60;
 Juvenile Branch, \$287.40.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1916;
 Subordinate, \$14,596.33; Juvenile, \$1,822.93.

IV. ASSETS.

Cash value of bonds	\$5,000 00
Cash value of mortgages	2,400 00
Actual cash on hand	1,225 50
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton	5,474 05
All other assets	523 46
Subordinates, \$20,139.89; Juveniles, \$1,900.44.	

Total assets	<u>\$14,623 01</u>
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V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1916.

Four such assessments were made during 1916, payable March, June, September,
 and December.

The Society's books were audited 23rd February, 1917.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1916 were as follows: Fanny Lloyd, Toronto; Rose Garlick, Toronto, and Ida Poulte, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1915 (not extended), \$6,065.00.			
Cash received during 1916 from:			
Dues . . . . .	.....	\$10,679 68	\$498 63
Application fees	\$75 00	176 00	.....
Initiation fees . . . . .	.....	358 50	38 90
Assessments	987 85	.....	.....
Per capita tax	987 84	.....	.....
Supplies sold	339 73	.....	.....
Interest and dividends	474 33	396 80	165 30
Premiums for guarantee of lodge officers . . .	85 48	.....	.....
All other receipts	2 58	.....	.....
	<u>\$2,952 81</u>	<u>\$11,610 98</u>	<u>\$702 83</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1916 for:			
Per capita tax . . . . .	.....	\$987 84	.....
Commission	\$31 30	57 20	.....
Registration fee	15 00	71 50	\$4 50
Supplies bought	420 48	330 00	9 73
Expenses of meeting	46 00	.....	.....
Rent, etc. . . . .	.....	1,790 00	99 20
Salaries, auditors' and officers' fees	522 90	1,096 30	87 00
Postage, telegrams and express	101 13	261 90	64 20
Printing, stationery and advertising	54 00	51 20	.....
Premium for guarantee of lodge officers . . .	3 00	80 08	5 40
Other expenses	59 45	.....	.....
Total expenses of management	<u>\$1,253 26</u>	<u>\$4,726 02</u>	<u>\$270 03</u>

(b) Miscellaneous Expenditure.

Funeral benefits	565 00	980 20	7 64
Sick benefits . . . . .	.....	2,654 50	98 00
Medical attendance . . . . .	.....	3,882 60	287 40
Invested in Government securities (not extended), \$500.00.			
Totals	<u>\$1,818 26</u>	<u>\$12,243 32</u>	<u>\$663 07</u>

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA
DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Geo. Burch, PresidentSt. Catharines.
William F. Clarke, Vice-PresidentGrimsby.
H. J. Johnston, Secretary-TreasurerSt. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1915.....	200	\$ 20,000 00
Add contracts taken during 1916, new or renewed	5	500 00
Gross number and amount of contracts on foot at any time during 1916.	205	20,500 00
Deductions:		
	Number.	Amount.
Contracts matured in 1916.....	2	\$ c. 200 00
Contracts lapsed in 1916.....	6	600 00
Total deductions extended	8	800 00
Net contracts on foot at 31st December, 1916.....	197	19,700 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$223 87

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1916.

The accounts of the Society were audited on the 14th February, 1917.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1916: J. Colin Blain, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$120.24.

Cash received during 1916 from:

Assessments	\$374 00
Interest and dividends	6 53
Total receipts	<u>\$380 53</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission, etc.	\$12 90
Registration fee	3 00
Expenses of Annual Meeting	1 50
Printing, stationery and advertising	4 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	5 50
Total expenses of management	<u>\$76 90</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	200 00
Total expenditure	<u>\$276 90</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Evan H. McLean, Grand MasterBowmanville, Ont.
- O. W. London, Deputy Grand MasterLansdowne, Ont.
- W. C. Reid, Grand TreasurerBelleville, Ont.
- F. M. Clarke, Grand SecretaryBelleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 142.
No member died during 1916.
Amount of funeral benefit paid in 1916, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1916.
Number of weeks' sickness during 1916, 26 4-7.
Sick benefits amounting to \$79.71 were paid.
Cash standing to credit of Sick Fund, \$621.90.

III. ASSETS.

Cash in Bank of Montreal, Belleville	\$621 90
Total assets	<u>\$621 90</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected quarterly, in advance.
The Society's accounts were audited March 15th, 1917.
The books of record kept are: Membership Register, Record and Cash Book.
The name and post office address of the auditor for 1916 was as follows: J. W. Davison, Belleville.
Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$604.07.

Cash received during 1916 from:

Dues	\$176 54
Total receipts	<u>\$176 54</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Officers' salary, etc.	76 00
Total expenses of management	<u>\$79 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	79 71
Total expenditure	<u>\$158 71</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Gracey, PresidentToronto.
F. Gibson, TreasurerToronto.
Chas. J. Mitchell, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 420.
Number of members who died during 1916, 6.
Amount of funeral benefits paid during 1916, \$360.00.
Cash to credit of fund at 31st December, 1916, \$1,584.91.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1916, 83.
Amount of benefits paid in 1916, \$725.14.
Number of weeks' sickness experienced in 1916, 200 3-7.
Amount paid for medical attendance, \$156.00.
Cash to credit of fund at 31st December, 1916, \$7,154.49.

III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand .....	.....	.....
Cash in Dominion and Royal Banks	\$1,584 91	\$7,154 49
Total assets	\$1,584 91	\$7,154 49

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
The accounts of the Society were duly audited for the year 1916, January 13th, 1917.
Names and addresses of the auditors for the year 1916: W. Greenwood, J. Jordan,
and R. Ivey, Toronto.
Books kept by Society: Minute Book, Treasurer's Book and Bank Book.
No changes were made in the Constitution and By-laws of the Society.

VI. CASH RECEIPTS.

Cash balance from 1915 (not extended)—

Grand Body	\$1,687 06
Subordinate Bodies	6,595 38

Grand Lodge.	Subordinate Lodges.
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Cash received during 1916 from:

Initiation fees	\$123 50
Dues	1,377 10
Per capita tax	\$210 20
Interest	47 65	189 04
All other sources	326 12

Total receipts	\$257 85	\$2,015 76
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VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

	Grand Lodge.	Subordinate Lodges.
Per capita tax .....	.....	\$281 20
Postage, etc. ....	.....	7 57
Rent, etc. ....	.....	75 65
Managing officers' salaries and officers and auditor's fees	147 00
Printing, etc.	13 25

Total expenses of management	\$524 67
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(b) *Miscellaneous Expenditure.*

Funeral benefits	\$360 00
Sick benefits	725 14
Medical attendance	168 00
Other expenditure	114 36

Total expenditure	\$360 00	\$1,532 17
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ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

P. J. Reaume, President	Amherstburg.
P. Alex. Barron, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 48.
 Number of members who died in 1916, none; amount paid for funeral benefits, nil.
 Number of members who received sick benefits in 1916, 3.
 Total amount paid for sick benefits in 1916, \$47.99.
 Number of weeks' sickness experienced in 1916, 12.
 Balance to credit of fund, 31st December, 1916, \$279.20.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1916	\$279 20
Total assets	<u>\$279 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited March 4th, 1917.
 Names and addresses of the auditors for 1916: P. J. Reaume and Wm. Renard,
 Amherstburg.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$222.78.	
Cash received during 1916 from:	
Dues, application and initiation fees	\$170 50
Interest and dividends	6 57
Total	<u>\$177 07</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, etc.	15 00
Salaries	43 50
Postage	1 16
Other expenses	10 00

Total expenses of management	\$72 66
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(b) Miscellaneous Expenditure.

Sick benefits	47 99
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Total expenditure	\$120 65
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SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Antoni Wactawski, President	Toronto.
A. Purat, Vice-President	Toronto.
A. Lozicki, Recording Secretary	Toronto.
M. Jaworski, Financial Secretary	Toronto.
Stanislaw Naplosxczy, Treasurer	Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 47.

Number of members who received sick benefits, 4.
Total amount paid for sick benefits in 1916, \$73.00.
Number of weeks' sickness experienced in 1916, 19.
Amount paid for medical attendance for 1916, \$1.00.
Balance to credit of fund, 31st December, 1916, \$554.99.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1916	\$554 99
Total assets	<u>\$554 99</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1915, \$412.34.

Cash received during 1916 from:

Application fees	\$31 50
Interest	8 00
Initiation fees	3 30
Dues	183 50
Donations	8 00
Degrees and cards	35
All other sources	47 85
Totals	<u>\$282 50</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	37 50
Rent	12 00
Salary of Recording Secretary	6 00
Printing	5 00
Postage	2 35

Expenses of management	\$65 85
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(b) Miscellaneous Expenditure.

Sick benefits	73 00
Medical attendance	1 00

Total expenditure	<u>\$139 85</u>
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ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Morkis, President	Toronto.
F. Ragino, Vice-President	Toronto.
J. Wasileuskas, Recording Secretary	Toronto.
J. Simonaites, Treasurer	Toronto.
J. Baliunas, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 21.
 No members died during 1916. Amount of funeral benefits paid during 1915, nil.
 No members' wives died during 1916.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1916,

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1916.

Number of weeks' sickness experienced during 1916, 12.
 Sick benefits amounting to \$60.00 were paid.

III. ASSETS.

Cash on hand	\$25 69
Cash in Royal Bank of Canada	400 48
Total assets	<u>\$426 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
 The Society's accounts were audited quarterly during 1916.
 The books of record kept are a Ledger, Minute and Cash Book.
 Names and addresses of the auditors for 1916: A. Vilbikaitis and F. Ragino, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$430.60.

Cash received during 1916 from:

Initiation fees	\$13 00
Dues	61 50
Supplies sold	6 10
Interest	13 48
All other	1 52
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Total receipts	\$95 60
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light, heat and taxes	6 75
Salaries	18 22
Printing	3 35
Postage, etc.	1 46
Supplies bought	1 50
<hr/>	
Total expenses of management	\$34 28

(b) *Miscellaneous Expenditure.*

Sick benefits	60 00
Gratuities	11 75
<hr/>	
Total expenditure	\$106 03
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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. Harrington, President	Toronto.
J. C. Kidd, Secretary	Toronto.
Wm. Harber, Treasurer	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 177.

Number of members of the Society who died during 1916, 1.

Amount of funeral benefits paid during 1916, \$100.00.

Cash to credit of Funeral Fund, \$1,555.45.

IV. SICK BENEFITS.

Sick benefits are undertaken by the grand, subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1916...	7	3
Total amount of benefits paid during 1916	\$105 00	\$33 00
Number of weeks' sickness experienced in 1916	21	11
Amount paid for medical attendance in 1916	\$73 00	\$35 00
Balance to credit of Sick and Funeral Fund, 31st December.	164 81	237 59

Two members of the Grand Body were sick for 12 weeks and sick benefits amounting to \$60.00 were paid and medical attendance amounting to \$53.75.

V. ASSETS.

Cash in various banks	\$3,345 69
Total	<u>\$3,345 69</u>

VI. LIABILITIES.—\$30.00.

VII. MISCELLANEOUS.

The Society's accounts were duly audited quarterly for 1916.

Names and post office addresses of the auditors for 1916: J. F. Holohan.

Number of members in Ontario at 31st December, 1916, 177.

Number of members in Ontario who died during 1916, 1.

Amount of death benefits paid to Ontario members during 1916, \$100.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,954.43.

Cash received during 1916 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees	\$8 00	\$22 50	\$9 00
Dues .....	.....	332 99	273 20
Assessments	611 98	.....	.....
Per capita tax	72 69	.....	.....
Interest and dividends	36 30	70	12 07
Supplies sold	6 50	.....	.....
All other sources .....	.....	1 00	37 01
Total receipts	\$735 47	\$357 19	\$331 28

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1916 for:			
Per capita tax .....	.....	\$339 58	\$71 45
Commission	\$8 00	.....	.....
Registration fee	3 00	.....	.....
Investigation of claims	4 25	.....	.....
Supplies bought	5 49	3 55	1 75
Expenses of biennial meeting	4 00	.....	.....
Rent, light, heat and taxes	16 00	108 75	75 00
Officers' salaries	53 44	30 29	35 10
Printing	3 75	16 90	.....
Postage, etc.	6 39	7 24	4 02
All other	4 15	36 70	3 25
Total expenses of management	\$108 47	\$543 01	\$190 57

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00	.....	.....
Sick benefits	60 00	105 00	33 00
Medical attendance	53 75	73 00	35 00
Total expenditure	\$322 22	\$721 01	\$258 57

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Fred. C. Ward, PresidentToronto.
Selby Draper, Vice-PresidentToronto.
J. M. Walton, SecretaryAurora.

I. FUNERAL BENEFITS.

Number of members who died during 1916, none.

II. SICK BENEFITS.

Sick-benefits are undertaken by the Society, with a membership of 21.

Number of members of the Society who received sick benefits during 1916, 2.

Total amount of benefits paid in 1916, \$28.42.

Number of weeks' sickness experienced in 1916, 7 2-7.

Total amount of cash standing to credit of Sick Fund at 31st December, 1916,
\$943.84.

III. ASSETS.

Cash value of bonds, debentures, etc.	\$700 00
Cash in Bank of Montreal, Aurora	243 84
Total assets	<u>\$943 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1916.

The Society's accounts were audited November 23rd, 1916.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1916: James Vinson, Oshawa.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$132.55.

Cash received during 1916 from:

Assessments	\$105 43
Per capita tax and levies	90
Interest	40 48
Total receipts	<u>\$146 81</u>

VIII. CASH EXPENDITURE.

(b) *Miscellaneous Expenditure.*

Sick benefits	3 00
Postage	4 10
Total expenditure	<u>\$7 10</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	28 42
	<u>\$35 52</u>

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Vincenzo Cuccaro, PresidentOttawa.
Vincenzo Macri, SecretaryOttawa.
Francesco Guzzio, TreasurerOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 86.
Funeral benefits paid for deceased wife, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1916, 9.
Total amount of sick benefits paid during 1916, \$185.00.
Number of weeks' sickness experienced in 1916, 37.
Amount paid for medical attendance during 1916, \$46.50.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1916	\$968 31
Mortgage	1,000 00
Total assets	<u>\$1,968 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited February 15th, 1917.
Names and addresses of auditors of accounts of 1916: Pietro and Vittoria Pugliese, Ottawa, Ont.
No changes were made during 1916 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash-balance from 1915 (not extended), \$1,746.24.	
Cash received during 1916 from:	
Application fees	\$46 50
Dues	420 00
Supplies sold	13 85
Interest	58 82
Fines	50
All other sources	19 00
Total receipts	<u>\$558 67</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, etc.	20 00
Supplies bought	16 22
Salaries	25 00
Printing	5 78
Postage, etc.	7 00
All other	3 10

Total expenses of management	\$80 10
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	185 00
Medical attendance	46 50

Total expenditure	\$336 60
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NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Hyman Stern, President	Toronto.
Wolfe Solomons, Secretary	Toronto.
Isaac Chapnick, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 61.

No members died during 1916, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 4.

Amount paid for sick benefits, \$80.00.

Number of weeks' sickness experienced, 16.

Amount paid for medical attendance, \$254.00.

III. ASSETS.

Value of real estate	\$700 00
Cash deposited in Dominion Bank	694 85
Total assets	<u>\$1,394 85</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited quarterly during 1916.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts of 1916: N. Goldman, J. Cornblum and A. Fireman, Toronto.

No changes were made in regard to sick benefits during 1916.

Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$616.54.

Cash received during 1916 from:

Application fees	\$8 00
Dues	400 80
Assessments	265 00
Interest	5 00

Total receipts	<u>\$678 80</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent	39 00
Supplies bought	5 00
Managing officers' salaries, etc.	138 15
Printing	25 00
Postage	28 00
All other expenses	28 34

Total management expenses	<u>\$266 49</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	80 00
Medical attendance	254 00

Total expenditure	<u>\$600 49</u>
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ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Philip Klomon, PresidentRenfrew.
- A. Freemark, Vice-PresidentRenfrew.
- F. Cybulski, Recording SecretaryRenfrew.
- J. Prince, Financial SecretaryRenfrew.
- John Rouble, TreasurerRenfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 36.
One member died during 1916, and funeral benefits were paid amounting to \$50.00.
No members wives died during 1916.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, \$675.25.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1916.
Number of weeks' sickness experienced during 1916, none.
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$675 25
All other assets	15 00
Total assets	<u>\$690 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited January 19th, 1917.
The books of record are Cash Book, Ledger, Minute and Endowment Register.
Names and addresses of the auditors for 1916: Frank Zavitski and August Zavitski.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$656.94.

Cash received during 1916 from:

Assessments (special)	\$13 60
Interest and dividends	19 25
Application fees	4 55
Initiation fees	1 50
Dues	102 25
Badges, etc.	2 30

Total receipts	<u>\$143 45</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	25 00
Rent	30 00
Salaries, 1915 and 1916	12 64
Postage, telephone, etc.	50

Total expenses of management	<u>\$71 14</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
All other expenditure	4 00

Grand total	<u>\$125 14</u>
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THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Rosenberg, President	Toronto.
D. Brown, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
H. Posin, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1916, was 203.

- Amount paid for funeral benefits, \$138.00.
- Number of members' wives who died during 1916, 1.
- Amount of funeral benefits paid, \$23.25.

II. SICK BENEFITS.

- Sick benefits are undertaken by the Society.
- Thirty-nine members received sick benefits during 1916, amounting to \$435.00.
- Number of weeks' sickness experienced during 1916, 87.
- Amount paid for medical attendance, \$443.50.
- Amount of cash standing to credit of the fund, \$3,115.84.

III. ASSETS.

Cash value of real estate, less incumbrances	\$4,000 00
Cash on hand	3 31
Cash in Northern Crown Bank	494 10
Cash in Dominion Bank	1,098 09
Cash in Union Bank	1,019 67
Cash in Dominion Bank (City Hall Branch)	428 67
All other assets	130 95
Total	<u>\$7,174 79</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- No assessments were made during the year 1916.
- The accounts were duly audited quarterly during 1916.
- Names and addresses of the auditors for the year 1916: J. Rosenblatt and L. Kamarnier, Toronto.
- Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.
- Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,708.54.

Cash received during 1916 from:

Application fees	\$7 00
Initiation fees	4 00
Fines	25
Dues, Hospital and Relief Fund	323 65
Interest	74 87
Supplies sold	90 55
Dues	1,298 40
Medical fees	446 95
All other sources	419 26
Total receipts	<u>\$2,664 93</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies	200 00
Rent	80 00
Managing officers' salaries	204 75
Printing	100 45
Postage	118 93
Total expenses of management	<u>\$707 13</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	258 25
Benefits to orphans	30 00
Sick benefits	435 00
Medical attendance	443 50
Gratuities to distressed members	383 75
Total expenditure	<u>\$2,257 63</u>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

T. Gold, PresidentToronto.
D. Heinel, Vice-PresidentToronto.
S. Zied, TreasurerToronto.
Harry Zweig, Financial SecretaryToronto.
M. Fine, Recording SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1916, 82.
No members died during 1916.
Amount of funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1916, 5.
Amount paid for sick benefits during 1916, \$90.00.
Number of weeks' sickness experienced during 1916, 18.
Amount paid for medical attendance during 1916, \$86.50.

III. ASSETS.

Value of real estate	\$450 00
Cash deposited in Bank of Montreal	787 00
Total assets	<u>\$1,237 00</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on December 30th.
The Society's accounts were audited December 27th, 1916.
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.
Names and addresses of the auditors for 1916: M. Sheenkmon and M. J. Weirs, Toronto.
No changes were made during 1916 in the Constitution and Rules in relation to benefits.
Amount of bond of treasurer, \$25.00.
15 F. S.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$803.15.

Cash received during 1916 from:

Application fees	\$41 50
Dues	764 95
Interest and dividends	10 20
Degrees and cards	9 30
All other sources	104 08
Total receipts	\$930 08

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission and organization expenses	\$74 75
Registration fee	3 00
Rent, etc.	485 00
Salaries, auditors' and officers' fees	48 00
Postage, telegrams and express	27 68
Printing, stationery and advertising	48 85

Total expenses of management	\$687 28
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(b) *Miscellaneous Expenditure.*

Sick benefits	90 00
Medical attendance	86 50
Gratuities to distressed members	43 00
Other expenditure	39 40
Total expenditure	\$946 18

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. W. McGuire, PresidentLondon.
 John H. Hiscocks, SecretaryLondon.
 A. E. Barbour, TreasurerLondon.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1916, \$1,351,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915	3,072	\$ c. 1,320,430 00
Add contracts taken during 1916, new and renewed	346	115,195 00
Gross number and amount of contracts on foot at any time during 1916.	3,418	1,435,625 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916	31	\$ c. 17,585 00
Contracts lapsed in 1916	392	66,540 00
Total deductions	423	84,125 00
Net contracts on foot 31st December, 1916	2,995	1,351,500 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$196,539 59
Cash value of bonds and debentures	143,224 75
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	6,085 43
Interest due and accrued	11,130 01
All other assets	1,090 16
Total assets	<u>\$358,069 94</u>

VI. LIABILITIES.

Amount of claims admitted	\$1,085 00
Amount of other liabilities	388 21
Total liabilities	<u>\$1,473 21</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1916.

The books of the Society were audited at the end of each month during 1916.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1916 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1916.

No changes were made during 1916 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1916, 2,995.

Amount of insurance in force in Ontario at 31st December, 1916, \$1,351,500.00.

Number of members in Ontario who died during 1916, 31.

Amount of death benefits paid to Ontario members during 1916, \$18,995.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$9,085.79.

Cash received during 1916 from:

Dues	\$30,260 00
Transfers and duplicates	45 00
Interest and dividends	18,347 20
All other	19 70
Cash received from investments (not extended), \$57,811.95.	

Total cash receipts	<u>\$48,671 90</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:	
Commission and organization expenses	\$958 00
Registration fee	25 00
Expenses of Annual Meeting	46 90
Travelling expenses	22 60
Rent, light, heat and taxes	718 67
Managing officers' salaries, officers' fees	2,908 00
Law costs	52 00
Printing, stationery and advertising	354 26
Postage, telegrams and express	229 35
Guarantee premiums	25 00
Compensation to London & Western Trusts Co.	1,151 08
Donation to British Red Cross	1,000 00
Patriotic Fund	1,200 00
Fees for overseas members	490 00
Other expenses	617 85
<hr/>	
Total expenses of management	\$9,798 71

(b) Miscellaneous Expenditure.

Life insurance claims	18,995 00
Gratuities to distressed members	250 00
Cash paid for investments (not extended), \$80,440.50.	
<hr/>	
Total expenditure	\$29,043 71

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	105	17,500 00	1,050 00	.....	.....
25-29.....	308	100,900 00	3,080 00	.....	.....
30-34.....	403	167,400 00	4,030 00	1	400 00
35-39.....	410	197,770 00	4,100 00	1	700 00
40-44.....	461	233,430 00	4,610 00	4	2,800 00
45-49.....	423	206,675 00	4,230 00	4	2,030 00
50-54.....	347	163,480 00	3,470 00	4	2,485 00
55-59.....	277	124,520 00	2,770 00	2	1,085 00
60-64.....	133	62,300 00	1,330 00	8	4,445 00
65-69.....	97	45,045 00	970 00	3	840 00
70-74.....	37	17,080 00	370 00	3	2,100 00
75-79.....	19	11,200 00	190 00	1	700 00
80-84.....	2	1,400 00	20 00	.....	.....
85 and over.....	4	2,800 00	40 00	.....	.....
<hr/>		<hr/>			
Totals.....	3,026	1,351,500 00	30,260 00	31	17,585 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Abe Riba, President	Toronto.
D. Lipshitz, Treasurer	Toronto.
M. Gellman, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 150.
 Number of members who died during 1916, none.
 Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1916, 30.
 Amount of benefits paid in 1916 in respect of sick members, \$180.00.
 Number of weeks' sickness experienced during 1916, 60.
 Amount paid for medical attendance during 1916, \$234.00.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$86.92.

V. ASSETS.

Cash in Bank of Nova Scotia, Toronto	\$86 92
Total assets	<u>\$86 92</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1916 on December 29th, 1916.
 Name and address of auditor: L. Tredler, Toronto.
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$139.42.	
Cash received during 1916 from:	
Dues	\$471 00
Initiations	3 50
Total receipts	<u>\$474 50</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	60 00
Managing officers' salaries, etc.	16 00
Printing	20 00
Postage	10 00
All other	3 00
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Total expenses of management	\$113 00

(b) Miscellaneous Expenditure.

Sick benefits	180 00
Medical attendance	234 00
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Grand totals	\$527 00
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CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. J. Taylor, Provincial Chief Ruler	Toronto.
Wm. Thomson, Provincial Deputy Ruler	Toronto.
Thos. Bell, Provincial Past Chief Ruler	Toronto.
Chas. Maylo, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
John E. T. Paterson, Provincial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 13; Subordinate Bodies, 333; Juveniles, 380.

Number of members who died during 1916, 4.

Amount of funeral benefits paid during 1916, \$200.00.

Cash to credit of fund at 31st December, 1916: Supreme Body, \$2,197.03; Juvenile \$203.08

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1916: Subordinate Bodies, 78

Amount of benefits paid in 1916, \$930.34.

Number of weeks' sickness experienced in 1916, 239½.

Amount paid for medical attendance: Subordinate Bodies, \$371.71; Juvenile, \$249.43.

Cash standing to credit of Sick Benefit Fund at 31st December, 1916: Supreme Body, \$5,214.03; Subordinate Bodies, \$475.02.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages	\$5,075 00	.....	.....
Cash on hand	53 76	.....	.....
Cash on deposit in Bank of British North America, Toronto	2,370 73	\$205 71	\$38 06
Cash on deposit in Royal Bank, Welland..	.....	100 50	.....
Cash on deposit in Bank of Hamilton, Hamil- ton .....	.....	141 63	39 06
Total assets	\$7,499 49	\$447 84	\$77 12

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 19th February, 1917.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1916 were as follows: W. A. Gordon, Toronto, and R. N. J. Peters, Hamilton.

Certain changes were made during 1916 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1915 (not extended), \$6,695.39.			
Cash received during 1916 from:			
Initiation fees		\$12 50	\$14 20
Dues		371 71	249 43
Assessments	\$1,821 70	460 04	99 23
Per capita tax and levies	108 81	92 81	16 00
Supplies sold	138 29	11 20	1 44
Interest	334 01	6 25	.....
All other sources	630 18	25 07	.....
Total	\$3,032 99	\$979 58	\$380 30

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Per capita tax		\$92 81	\$16 00
Registration fee	\$10 00	.....	.....
Law costs	1 00	.....	.....
Supplies bought	124 00	95 79	42 50
Expenses of meeting	11 64	.....	.....
Travelling expenses	13 16	.....	.....
Rent, light, heat and taxes	12 00	250 00	44 00
Officers' salaries	75 00	48 95	.....
Printing stationery and advertising....	21 86	.....	.....
Postage, etc.	32 60	38 90	3 42
Total expenses of management	\$301 26	\$526 45	\$105 92

(b) Miscellaneous Expenditure.

Per capita tax	1 65	81 42	.....
Funeral benefits	200 00	.....	.....
Sick benefits	930 34	.....	.....
Medical attendance .....	.....	371 71	249 43
Gratuities .....	.....	.....	.....
All other expenditure	235 63	.....	.....
Total expenditure	\$1,668 88	\$979 58	\$355 35

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Taylor, PresidentHamilton, Ont.
 John Speers, Vice-PresidentHamilton, Ont.
 W. J. Garrison, SecretaryHamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 100.

No member died during 1916.

Amount of funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 20.

Amount paid for sick benefits during 1916, \$246.09.

Number of weeks' sickness experienced during 1916, 76¾.

Amount paid for medical attendance during 1916, \$93.75.

Amount of cash standing to credit of Sick Fund, \$106.79.

III. ASSETS.

Cash on hand	\$0 90
Cash in Bank of Hamilton	105 89
Total assets	<u>\$106 79</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 18th, 1917.

Twelve assessments were made in 1916, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1916 were as follows: Thomas Taylor and Michael Bonnay, Hamilton, Ont.

No changes were made in 1916 in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,278.60.

Cash received during 1916 from:

Assessments	\$62 70
Interest	21 68
Total	<u>\$84 38</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	11 50
Postage, etc.	1 85
Total	<u>\$16 35</u>

(b) *Miscellaneous Expenditure.*

Patriotic	900 00
Sick benefits	246 09
Medical attendance	93 75
Total	<u>\$1,256 19</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Dmytro Czgrywaty, PresidentBrantford.
John Tindohir, SecretaryBrantford.
D. Wolkovich, TreasurerBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 31.
No member of the Society died during 1916.
Amount paid for funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1916, 1.
Amount paid for sick benefits, \$17.50.
Number of weeks' sickness experienced during 1916, 5.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1916, \$571.32.

III. ASSETS.

Cash in hands of Treasurer	\$1 50
Cash in Bank of Hamilton, Brantford	569 82
Total	<u>\$571 32</u>

IV. LIABILITIES.—\$17.50.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1916, 12.
The Society's accounts were audited December 4th, 1916.
Names and addresses of the auditors of accounts for 1916: O. Kalichyk and M. Brenkoeh, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$432.24.

Cash received during 1916 from:

Dues	\$149 55
Interest and dividends	13 36
<hr/>	
Total receipts	\$162 91
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$1 55
Registration fee	3 00
Supplies bought	1 78
<hr/>	
Total expenses of management	\$6 33

(b) *Miscellaneous Expenditure.*

Sick benefits	17 50
<hr/>	
Grand totals	\$23 83
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HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton.
W. Linstead, Committeeman	Hamilton.
H. Walsh, Committeeman	Hamilton.
Wm. Murdock, Committeeman	Hamilton.
E. Boyle, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 84

Total amount of funeral benefits paid during 1916, \$950.00.

Number of members who died during 1916, 4.

V. ASSETS.

Cash value of mortgages	\$18,500 00
Cash value of bonds, debentures, etc.	22,099 37
Cash on deposit to Society's credit in Bank of Hamilton	796 73
Interest due and accrued	613 02
Total	<u>\$42,009 12</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1916.

Twenty-four assessments were made during 1916.

The accounts for the year 1916 were duly audited March 2nd, 1917.

Name and address of auditor: W. H. Davis, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$8,643.50.

Cash received during 1916 from:

Assessments	\$6,104 84
Interest	2,075 33
Donations	140 00
Total receipts	<u>\$8,320 17</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:	
Registration fee	\$3 00
Auditors' fees	7 50
Printing	2 25
All other	25
<hr/>	
Total expenses of management	\$13 00

(b) Miscellaneous Expenditure.

Funeral benefits	950 00
For investments (not extended), \$15,203.94.	
<hr/>	
\$963 00	
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CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Jenkins, Grand MasterToronto.
H. J. Bentley, Grand ChancellorToronto.
A. E. Rowley, Grand AlmonerToronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1916, \$74,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915.....	199	\$ c. 83,250 00
Add contracts taken during 1916, new or renewed		
Gross number and amount of contracts on foot at any time during 1916	199	83,250 00
Deductions:	Number.	Amount.
Contracts matured	2	\$ c. 1,000 00
Contracts lapsed in 1916.....	20	7,500 00
Total deductions extended.....	22	8,500 00
Net contracts on foot 31st December, 1916.....	177	74,750 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was 292.

Number of members who died during 1916, 2.

Total amount of funeral benefits paid during 1916, \$200.00.

Number of members' wives who died during 1916, none.

Total amount of funeral benefits paid during 1916 in respect of deceased wives, nil.

Total cash standing to credit of funeral fund, \$1,057.03.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1916, 51.

Amount of sick benefits paid in 1916, \$937.00.

Number of weeks' sickness experienced in 1916, 258.

Amount paid for medical attendance during 1916, \$518.58.

Total standing to credit of Sick Benefit Fund, \$898.09.

V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.	\$4,962 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks	2,275 62	\$644 52	\$502 06
Interest due and accrued	20 83	.....	.....
Total assets of Life Insurance Fund (not ex- tended), \$5,909.14 .....	.....	.....	.....
Total assets of Sick and Funeral Fund (not ex- tended), \$1,057.03 .....	.....	.....	.....
Total assets of General and other funds (not ex- tended), \$271.87 .....	.....	.....	.....
All other assets	1,083 70	1,366 81	107 00
Total assets	\$8,342 57	\$2,011 33	\$609 06

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1916, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1916.

The accounts of the Society were audited February 17th, 1917.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1916 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1916.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1916, 320.

Number of certificate holders in Ontario at 31st December, 1916, 177.

Amount of insurance in force in Ontario at 31st December, 1916, \$74,750.00.

Number of members in Ontario who died during 1916, 2.

Amount of death benefits paid to Ontario members during 1916, \$1,200.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1915 (not extended), \$6,297.08.			
Cash received during 1916 from:			
Application fees	\$5 00	\$14 25	.....
Initiation fees .....	.....	25 00	\$11 00
Dues .....	.....	2,009 16	293 11
Assessments	1,442 20	.....	.....
Per capita tax and levies	428 85	.....	.....
Degrees and cards .....	.....	7 15	.....
Funeral Fund	385 30	.....	.....
Rent. ....	.....	33 97	.....
Supplies sold	5 39	.....	.....
Extension Fund	212 35	.....	.....
Interest and dividends	221 65	8 30	12 75
All other sources	4 00	29 10	10 91
Total receipts	\$2,704 74	\$2,126 93	\$327 77

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Per capita tax or levies .....	.....	\$619 95	\$31 00
Organization expenses, etc.	\$29 00	.....	.....
Travelling expenses .....	.....	.....	.....
Registration fee	3 00	.....	.....
Rent, light, heat and taxes	22 00	226 00	40 90
Supplies bought	13 68	68 36	.....
Salaries, officers' and auditors' fees	210 00	169 45	3 10
Medical examiner's salary and expenses.....	1 50	.....	.....
Fire insurance	3 50	.....	.....
Printing, stationery, advertising, etc.....	59 75	38 87	.....
Postage, telegrams, etc.	45 18	69 34	7 07
Premiums for guarantee of lodge officers.....	13 35	4 75	.....
Other expenses	3 00	.....	.....
Total expenses of management	\$403 96	\$1,196 72	\$82 07

(b) Miscellaneous Expenditure.

Life insurance payments	1,000 00	.....	.....
Funeral benefits	200 00	.....	.....
Sick benefits .....	.....	890 00	47 00
Medical attendance .....	.....	419 78	98 80
Gratuities to distressed members .....	.....	45 15	10 00
All other expenditure	159 82	10 10	9 85
Total expenditure	\$1,763 78	\$2,561 75	\$247 72

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5	2,250 00	2 04	.....	.....
25-29.....	17	6,750 00	6 62	.....	.....
30-34.....	38	15,750 00	16 56	.....	.....
35-39.....	38	16,000 00	19 78	.....	.....
40-44.....	27	11,000 00	17 30	.....	.....
45-49.....	23	9,500 00	16 29	.....	.....
50-54.....	14	6,750 00	15 68	1	500 00
55-59.....	9	3,750 00	8 52	1	500 00
60-64.....	2	1,000 00	2 36	.....	.....
65-69.....	2	1,000 00	2 11	.....	.....
70-74.....	2	1,000 00	3 64	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over .....	.....	.....	.....	.....	.....
Totals,.....	177	74,750 00	110 90	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Felici, President	Hamilton.
F. Rubeis, Vice-President	Hamilton.
A. del Piero, Secretary	Hamilton.
E. Piersen, Financial Secretary	Hamilton.
F. di Ciccio, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 50.
 Number of members who died during 1916, none.
 Amount of funeral benefits paid during 1916, none.
 Cash to credit of fund at 31st December, 1916, \$147.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1916, 7.
 Amount of benefits paid during 1916, \$95.00.
 Number of weeks' sickness experienced in 1916, 19.
 Medical attendance, \$35.00.

III. ASSETS.

Cash in Royal Bank, Hamilton	\$147 40
Total assets	<u>\$147 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1916.
 The accounts of the Society were duly audited December 31st, 1916.
 Name and address of the auditor for the year 1916: Frank di Ciccio, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$194.92.	
Cash received during 1916 from:	
Assessments and dues	\$308 48
Total receipts	<u>\$308 48</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Expenses of annual meeting	\$151 00
Supplies bought	9 50
Rent, etc.	18 00
Printing, etc.	10 00
Postage, etc.	12 50

Total expenses of management	\$201 00
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(b) Miscellaneous Expenditure.

Sick benefits	95 00
Medical attendance	35 00
All other	25 00

Total expenditure	\$356 00
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ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. M. Ross, President	Toronto.
S. Kaplan, Vice-President	Toronto.
S. Springman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 138.

One member died during 1916 and \$100.00 funeral benefits were paid.

One member's wife died during 1916 and \$35.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 15.

Amount paid for sick benefits, \$157.50.

Number of weeks' sickness experienced, 31½.

Amount paid for medical attendance, \$140.99.

Amount standing to the credit of the Society, \$36.85.

III. ASSETS.

Cash on deposit to Society's credit	\$724 13
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Total assets	\$724 13
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited January, 1917.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1916: B. Nathanson and B. Beder, Toronto.

Certain changes were made in the Constitution and By-laws during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$219.85.

Cash received during 1916 from:

Application fees	\$81 00
Per capita tax and levies	257 31
Dues	1,068 67
Hospital fund	41 75
Interest	9 78
Emergency fund	26 50
All other	335 34
 Total receipts	 \$1,820 35

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Rent, light, heat, taxes	100 00
Salaries	80 00
Printing	116 00
Postage, telephones, etc.	44 93
All other expenses	28 20
	 \$372 13

(b) *Miscellaneous Expenditure.*

Funeral benefits	144 95
Benefits to widows and orphans	100 00
Sick benefits	157 50
Medical attendance	140 99
Relief	261 40
Cemetery	138 00
 Grand totals	 \$1,314 97

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

T. Partridge, President	Hamilton.
W. Gates, Vice-President	Hamilton.
A. G. Tribbeck, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 176.

Number of members who died during 1916, none.

Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1916, 31.

Amount of benefits paid during 1916, \$250.00.

Number of weeks' sickness experienced in 1916, 80 1-3.

Amount paid for medical attendance during 1916, \$250.00.

Total amount to credit of Sick Benefit Fund, \$267.28.

III. ASSETS.

Cash on hand	\$267 28
Total	<u>\$267 28</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1916, 12.

The Society's accounts were audited quarterly during 1916.

Names and addresses of the auditors of accounts for 1916: Miss Humphrey, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1916 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$358.83.

Cash received during 1916 from:

Dues	\$431 45
Donation from Company	50 00
	<hr/>
	\$481 45
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
	<hr/>
Total expense of management	\$3 00

(b) Miscellaneous Expenditure.

Sick benefits	250 00
Medical attendance	250 00
Gratuities to distressed members	70 00
	<hr/>
Total expenditure	\$573 00
	<hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Barnes, President	Hamilton.
D. Rolston, Vice-President	Hamilton.
Samuel Beech, Secretary	Hamilton.
H. Bricknell, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 456.

Number of members of the Society who died during 1916, 5.

Total amount of funeral benefits paid during 1916, \$250.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1916, 135.

Total amount of benefits paid, in 1916, \$1,169.10.

Number of weeks' sickness experienced in 1916, 334.

Total amount of cash standing to credit of Sick Fund at 31st December, 1916,
\$1,281.82.

III. ASSETS.

Cash in Bank of Hamilton	\$1,281 82
Total assets	<u>\$1,281 82</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1916, 13.

The accounts of the Society were audited on January 30th, 1917.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and addresses of auditors of accounts for 1916: J. Wise and A. Lay, Hamilton, Ont.

No changes were, during 1916, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,456.75.

Cash received during 1916 from:

Dues	\$1,346 40
Interest	43 87

Total receipts	<u>\$1,390 27</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Expenses of annual meeting	46 50
Supplies bought	1 00
Salaries	85 00
Clerk hire	10 00

Total expenses of management	<u>\$145 50</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	250 00
Sick benefits	1,169 70
Total expenditure	<u>\$1,565 20</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- G. C. McEwen, PresidentToronto.
- W. Chapman, Vice-PresidentToronto.
- W. Ward, Secretary-TreasurerToronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 69.
Number of members who received sick benefits during 1916, 11.
Amount of sick benefits paid during 1916, \$94.72.
Number of weeks' sickness experienced during 1916, 19.
Amount paid for medical attendance during 1916, none.
Amount standing to credit of Sick and Funeral Benefit Fund, \$289.41.

III. ASSETS.

Cash in Bank of Toronto, Toronto \$289 41

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1916.
The books were duly audited for 1916, June 30th, 1916, and December 31st, 1916.
Names and addresses of the auditors for 1916: G. D. Spellen and M. Gooding,
Toronto.
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$192.95.
Cash received during 1916 from:
Dues \$198 40
Interest 6 03
All other sources 55
Total receipts \$204 98

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Secretary's salary	9 00
Supplies bought	1 30
Postage, etc	25
Printing, stationery, etc.	25
Total expenses of management	<u>\$13 80</u>

(b) Miscellaneous Expenditure.

Sick benefits	94 72
Total expenditure	<u><u>\$108 52</u></u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Frank Kent, President	Meaford, Ont.
Charles Shaw, Vice-President	Meaford, Ont.
W. H. Turner, Secretary	Meaford, Ont.
Harold Solomon, Treasurer	Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 103.
 Number of members who died during 1916, none.
 Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1916, 26.
 Amount of benefits paid in 1916 in respect of sick members, \$266.79.
 Number of weeks' sickness experienced in 1916, 53.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1916,
 \$454.75.

III. ASSETS.

Cash in Molsons Bank, Meaford	\$454 75
Total	<u>\$454 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 1st and December 31st, 1916.
 Names and addresses of the auditors of accounts for 1916: N. Burleigh and Harvey Dillon, Meaford, Ont.
 Books of record and account kept: Cash Book and Disbursement Book.
 No changes were made during 1916 in the organization, management or Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$232.17.

Cash received during 1916 from:

Assessments	523 00
Interest	9 22
<hr/>	
Total receipts	\$532 22
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Law costs	50
Salaries, officers' and auditors' fees	31 75
<hr/>	
Total expenses of management	\$35 25

(b) Miscellaneous Expenditure.

Sick benefits	266 79
Other expenditure	7 60
<hr/>	
Total expenditure	\$309 64
<hr/>	

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

B. Jacobs, President	Toronto.
S. Shroht, Vice-President	Toronto.
F. Wald, Treasurer	Toronto.
B. Spiegel, Financial Secretary	Toronto.
M. Garfinkel, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 88.
Number of members of the Society who died during 1916, none.
Amount paid for funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1916, 19.
Amount paid for sick benefits during 1916, \$215.00.
Number of weeks' sickness experienced during 1916, 43.
Amount paid for medical attendance during 1916, \$324.25.

III. ASSETS.

Real estate	\$1,000 00
Cash in Northern Crown Bank	712 15
Total	<u>\$1,712 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited November 19th, 1916.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1916 in the Constitution and Rules of the Society in relation to benefits.
Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$468.57.

Cash received during 1916 from:

Initiation fees	\$10 00
Dues	1,053 00
Interest	12 00
Total receipts	\$1,075 00

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Salaries	110 00
Rent light, heat and taxes	75 50
Printing, stationery and advertising	43 50
Postage	60 17
Total expenses of management	\$292 17

(b) *Miscellaneous Expenditure.*

Sick benefits	215 00
Medical attendance	324 25
Total expenditure	\$831 42

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Pillsbury, President	Toronto.
Wm. Galloway, Vice-President	Toronto.
James S. Morrison, Treasurer	Toronto.
Geo. Clarke, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 82.
 Number of members who died during 1916, 1.
 Amount paid for funeral benefits, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1916, 30.
 Amount of benefits paid during 1916, \$398.55.
 Number of weeks' sickness experienced in 1916, 98.
 Total amount to credit of Sick Benefit Fund, \$159.81.

III. ASSETS.

National Iron Works	\$100 00
Cash in Standard Bank, Toronto	59 81
Total	<u>\$159 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
 Number of assessments made during 1916, 22.
 The Society's accounts were audited March 1st, 1917.
 Names and addresses of the auditors of accounts for 1916: Thos. Fee and Thos. Cradock, Toronto.
 Books of record and account: Cash Book, Minute and Order Books.
 No changes were made during 1916 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.46.

Cash received during 1916 from:

Interest	\$3 10
Dues	362 30
Total receipts	<u>\$365 40</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Expenses of annual meeting	1 50
Salaries	15 00
Total management expenses	<u>\$19 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	398 55
Total expenditure	<u>\$448 05</u>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Luigi Almagro, President	Ottawa.
Benedetto Lobaldo, Vice-President	Ottawa.
L. Gealleonardo, Secretary	Ottawa.
R. Graziadei, Treasurer	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 65.

Number of members who died in 1916, one; amount paid for funeral benefits, \$25.00.

Number of members who received sick benefits in 1916, 3.

Total amount paid for sick benefits in 1916, \$35.00.

Number of weeks' sickness experienced in 1916, 7.

Medical attendance, nil.

III. ASSETS.

Cash on hand	\$1,084 11
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IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited 31st August and 27th December, 1916.

The names and addresses of the auditors were as follows: Cuccaro Vincenzo and T. Calderone, Ottawa.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$893.84.

Cash received during 1916 from:

Application fees	\$29 00
Dues	312 00
Supplies	3 25
Interest	27 55
All other	2 00

Total	\$373 80
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Rent	20 00
Officers' salaries	16 00
Postage, etc.	12 08
Printing	3 45

Total expenses of management	\$54 53
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Benefits to widows and orphans	23 00
Sick benefits	35 00
Medical attendance	12 00
All other expenditure	34 00

Total expenditure	\$183 53
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. Warner, PresidentToronto.
A. Spalding, Vice-PresidentToronto.
L. P. Arlett, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1916, 662.
No member died during 1916.
Funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 169.
Amount paid for sick benefits \$1,550.11.
Number of weeks' sickness experienced, 388.
Amount paid for medical attendance, \$993.00.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,527.58.

III. ASSETS.

Cash on hand	\$1 56
Cash deposited in Bank of Toronto	1,526 02
Total assets	<u>\$1,527 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1916.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1916: J. E. Jones and H. J. H. Pole, Toronto.
Certain changes were made in regard to sick benefits during 1916.
Bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,267.71.

Cash received during 1916 from:

Assessments	\$2,940 70
Interest and dividends	37 71
Donations	211 00
Total receipts	\$3,189 41

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs	\$20 00
Registration fee	10 00
Expenses of annual meeting	104 03
Salaries	145 00
Printing, etc.	33 25
Postage, etc.	7 90
Premiums for lodge officers	6 25
Total expenses of management	\$326 43

(b) *Miscellaneous Expenditure.*

Sick benefits	1,550 11
Medical attendance	993 00
Other expenditure	60 00
Grand total	\$2,929 54

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

B. T. Leggett, PresidentBrantford.
 W. H. Brierly, 2nd Vice-PresidentBrantford.
 E. A. Danby, TreasurerBrantford.
 Walter J. Davies, SecretaryBrantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 275.

Four members died during 1916.

Amount of funeral benefits during 1916, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 45.

Amount paid for sick benefits during 1916, \$756.55.

Number of weeks' sickness experienced during 1916, 192.

Amount standing to credit of sick benefit fund, \$187.97.

III. ASSETS.

Cash deposited in Bank of Montreal	\$187 97
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Total assets	\$187 97
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IV. LIABILITIES.

Amount of sick benefits unpaid	51 35
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V. MISCELLANEOUS.

Assessments are made when necessary.

Thirteen assessments were made during 1916.

The Society's accounts were audited January 19th, 1917.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Names and addresses of the auditors for 1916: J. Black and Chas. G. Pryce, Brantford.

Certain changes were made during 1916 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.00.

Cash received during 1916 from:

Assessments and dues	\$811 05
All other	17 83
	<hr/>
Total receipts	\$828 88
	<hr/> <hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Salaries, auditors' and officers' fees	32 00
Postage, etc.	1 36
	<hr/>
Total expenses of management	\$36 36

(b) Miscellaneous Expenditure.

Funeral benefits	90 00
Sick benefits	756 55
	<hr/>
Total expenditure	\$882 91
	<hr/> <hr/>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. G. R. Bartram, Grand MasterLondon.
 L. S. Holmes, Deputy Grand MasterLondon.
 E. W. J. Griffith, Grand SecretaryLondon.
 Robert Ernest Ruse, Grand TreasurerLondon.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 64.

Number of members who received sick benefits in 1916, 5.

Total amount paid for sick benefits in 1916, \$50.70.

Number of weeks' sickness experienced in 1916, 10 1-7.

Balance to credit of fund, 31st December, 1916, \$404.88.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1916	\$457 58
All other assets	161 20
Total assets	<u>\$618 78</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1916.

The Society's accounts were audited February 1st, 1917.

The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.

Names and addresses of the auditors for 1916: Hugh R. Griffith and S. S. Hudgell, London.

Amount of bond of Secretary, \$250.00.

Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$281.33.

Cash received during 1916 from:

Application fees	\$34 00
Per capita tax and levies	48 35
Dues	168 70
Interest	8 10
Total receipts	<u>\$259 15</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	11 05
Commission and organization expenses	16 00
Postage	2 15
<hr/>	
Total management expenses	\$32 20

(b) Miscellaneous Expenditure.

Sick benefits	50 70
<hr/>	
Total expenditure	\$82 90
<hr/>	

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. J. Taylor, Chairman of ExecutiveToronto.
 K. B. Paterson, TreasurerFairbank.
 J. B. Whiteley, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 360.

Two members died during 1916.

Funeral benefits paid during 1916, \$150.00.

Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1916, \$98.75.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 70.

Amount paid for sick benefits, \$1,111.56.

Number of weeks' sickness experienced, 283 5-6.

Amount paid for medical attendance, \$76.25.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$349.55.

III. ASSETS.

Cash deposited in Bank of Montreal, Toronto	\$448 30
Total assets	<u>\$448 30</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Twelve assessments were made during 1916.

The society's accounts were audited June 16th and December 20th, 1916.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1916: Thos. W. Cramp and Chas. H. Knight, Toronto.

Certain changes were made in regard to sick benefits during 1916.

Amount of bond of Secretary, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$272.84.

Cash received during 1916 from:

Application fees	\$14 00
Assessments	2,381 60
Fines	1 90
Degrees and cards	19 95
Interest and dividends	16 35
All other sources	76 25
Total receipts	<u>\$2,510 05</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fees	\$3 00
Expenses of annual meeting	9 25
Supplies bought	2 50
Rent, light, heat and taxes	6 50
Salaries	149 65
Printing, etc.	35 90
Postage, etc.	17 90
Guarantee of lodge officers	2 50
Total expenses of management	<u>\$227 20</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	1,111 56
Medical attendance	76 25
Refund to members	769 58
Grand total	<u>\$2,334 59</u>

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Incorporated in Ontario, March 5th, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John T. Stanhope, PresidentToronto.
 Jas. B. Speller, Vice-PresidentToronto.
 Edward Felton, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 206.

One member died during 1916.

Funeral benefits paid during 1916, \$40.00.

Two members' wives died during 1916, and \$40.00 funeral benefits paid.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 55.

Amount paid for sick benefits, \$905.55.

Number of weeks' sickness experienced, 229.

Amount paid for medical attendance, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$100.00.

III. ASSETS.

Cash on hand	\$15 60
Cash deposited in Imperial Bank, Toronto	345 80
Total assets	<u>\$361 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.

Twenty-four assessments were made during 1916.

The Society's accounts were audited December 11th, 1916.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1916: M. A. Peck, R. Manser and W. G. Wilder, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$200.00.

Cash received during 1916 from:

Application fees	\$45 00
Assessments	1,175 75
Interest	8 35
All other	1 20
Total receipts	\$1,230 30

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$1 00
Registration and incorporation fees	3 00
Salaries	43 20
Supplies bought	4 25
Travelling expenses	1 00
Postage	2 00
Total expenses of management	\$54 45

(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	905 55
Dividends to members	190 30
Grand total	\$1,230 30

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Gatto, PresidentToronto.
 M. Calderone, Financial SecretaryToronto.
 John Longo, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 154.
 Number of members who died during 1916, 1.
 Amount of funeral benefits paid during 1916, \$75.00.
 Cash to credit of fund at 31st December, 1916, \$1,830.73.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1916, 18.
 Amount of benefits paid in 1916, \$225.00.
 Number of weeks' sickness experienced in 1916, 45.
 Amount paid for medical attendance during 1916, \$194.51.

III. ASSETS.

Cash in Bank of Toronto, Toronto	\$1,830 73
Total assets	<u>\$1,830 73</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during 1916.
 The accounts of the Society were duly audited December 30th, 1916.
 Names and addresses of the auditors for the year 1916: A. Merlocco, L. Bodoli, and Joe Leo, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,341.73.

Cash received during 1916 from:

Application fees	\$16 00
Dues	842 50
Assessments	184 05
Fines	2 75
Supplies sold	25 20
Interest	43 76
All other sources	9 00

Total receipts	<u>\$1,123 26</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$3 00
Registration fees	3 00
Expenses of annual meeting	5 00
Travelling expenses	4 25
Rent and heat, etc.	51 00
Printing	24 60
Postage	26 65
Other expenses	22 25

Total expenses of management	<u>\$139 75</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	225 00
Medical attendance	194 51

Total expenditure	<u>\$634 26</u>
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STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jos. Tomlinson, President	Toronto.
T. Loke, Vice-President	Toronto.
F. Smith, Recording Secretary	Toronto.
Geo. Wright, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.
 Number of members who died during 1916, none.
 Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1916, 6.
 Amount of benefits paid in 1916, in respect of sick members, \$132.00.
 Number of weeks' sickness experienced during 1916, 40.
 Amount paid for medical attendance during 1916, \$33.40.
 Amount standing to credit of Fund at 31st December, 1916, \$273.76.

III. ASSETS.

Cash in Dominion Bank, Toronto.	\$311 25
Total assets	\$311 25

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.

The accounts of the Society were audited quarterly during 1916.

Names and addresses of the auditors for 1916 were as follows: F. Williams and T. Loke, Toronto.

During 1916 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$220.06.

Cash received during 1916 from:

Initiation fees	\$28 00
Dues	116 50
Assessments	11 15
Interest and dividends	6 35
All other (concurrent balance)	136 37
<hr/>	
Total	\$298 37
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Rent, etc.	\$22 50
Supplies	
Registration fee	3 00
Postage	2 80
Printing	2 50
Salaries	1 00
<hr/>	
Total expenses of management	\$31 80

(b) Miscellaneous Expenditure.

Sick benefits	132 00
Medical attendance	33 40
All other	10 00
<hr/>	
Total expenditure	\$207 20
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CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James M. Strachan, PresidentToronto.
Chas. T. Baker, TreasurerToronto.
William W. Young, SecretaryToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,411 (Ontario, 802).

Number of members who died during 1916 in Ontario, 2.

Amount of funeral benefits paid in 1916 \$95.00.

One member's wife died and \$25.00 funeral benefits were paid (Ontario).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 49.

Amount of benefits paid in 1916 in respect of sick members, \$746.10.

Number of weeks' sickness experienced in 1916, 310 4-7.

III. ASSETS.

	Supreme.	Subordinate.
Cash in various banks .....	.....	\$1,167 49
Cash in various banks	\$1,528 45	6,607 82
Total	\$1,528 45	\$7,775 31

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1916: J. Doggett and J. Highet, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1916 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Executive Board.

Cash balance from 1915 (not extended), \$4,647.41.

Cash received during 1916 from:

Received from Branches	\$442 41
Interest	73 34
	<hr/>
	\$515 75
	<hr/>

VIII. CASH EXPENDITURE.

Cash paid during 1916 for:

Law costs	\$8 00
Registration fee	10 00
Rent and storage	280 00
Postage and express	71 77
Special delegations	530 75
Monthly Journal	155 00
Banking expenses	4 41
Auditing accounts	12 50
Supplies	92 50
Salaries	188 40
Insurance	6 38
Remitted to branches	2,275 00
	<hr/>
	\$3,634 71
	<hr/>

IX. CASH RECEIPTS.

Branch Accounts.

Cash balance from 1915 (not extended), \$6,682.96.

Cash received during 1916 from:

Initiation fees	\$379 01
Dues	12,863 53
Supplies	70 47
Interest	113 03
Executive Board	2,275 00
All other	417 36
	<hr/>
	\$16,118 40
	<hr/>

X. EXPENDITURE.

Cash paid during 1916 for:

Special delegations	\$2,183 78
Meetings	58 67
Premiums	35 50
Postage	164 90
Stationery and printing	60 25
Salaries	887 11

Rent	1,138 49
Banking expenses	76 85
Auditing accounts	122 76
Per Capita to U. B.	897 20
Delegates to councils	214 44
Sick benefits	1,238 45
Funeral benefits	410 00
Superannuation	2,727 48
Gratuities (to unemployed, etc.)	4,056 61
Remitted to District Office, Toronto	442 41
All other	311 15

\$15,026 05

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jos. M. Garbellano, PresidentNiagara Falls.
Rocco DeLucia, SecretaryNiagara Falls.
N. Borrelli, TreasurerNiagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 45.
Two members died during 1916, and \$200.00 funeral benefits were paid.
One member's wife died and \$25.00 funeral benefits were paid.
Amount standing to credit of Fund, \$62.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 16.
Total amount of sick benefits paid during 1916, \$96.00.
Number of weeks' sickness experienced during 1916, 19.
Amount paid for medical attendance, \$42.00.
Amount standing to credit of Fund, \$30.00.

III. ASSETS.

Cash on hand	\$55 00
Cash in Royal Bank, Niagara Falls	37 00
Total assets	<u>\$92 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1916.
The books of the Society were duly audited 27th November, 1916.
Three books of record are kept.

Names and addresses of auditors of accounts of 1916: T. DeLucia and N. Ruta,
Niagara Falls.

No changes were made during 1916 in the constitution and rules in relation to
benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$82.00.

Cash received during 1916 from:

Application fees	\$68 00
Dues	250 00
Assessments	49 00
Fines	16 00
Donations	30 00
All other	20 00
Total	<u>\$433 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies	25 00
Rent, light, heat, etc.	24 00
Printing	8 00
Expenses of management	<u>\$60 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Benefits to widows and orphans	25 00
Sick benefits	96 00
Medical attendance	42 00
	<u>\$423 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

K. Horovitz, President	Toronto.
S. Moshenberg, Vice-President	Toronto.
S. Manella, Financial Secretary	Toronto.
A. Fishkovitz, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1916, was 68.

Number of members of the Society who died in 1916, none.

Cash standing to credit of Fund, \$204.25.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 9.

Total amount of benefits paid in 1916, \$124.50.

Number of weeks' sickness experienced in 1916, 25.

Amount paid for medical attendance, \$250.07.

III. ASSETS.

Cash on deposit in Bank of Nova Scotia, Toronto	\$250 07
Cash value of real estate	530 97
Total	<u>\$781 04</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts for 1916 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1916: E. Eichler and D. Lichenstein, Toronto.

No changes were made in 1916 in the organization or management of the Society or in relation to benefits.

Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$97.63.

Cash received during 1916 from:

Application fees	\$8 75
Dues	770 78
Donations	2 00
Degrees and cards	15
All other	20 00
Total receipts	<u>\$801 68</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	16 45
Salaries	25 00
Printing, stationery and advertising	16 60
Postage, telegrams and express	17 54
Clerk hire	35 35
	<u>\$113 94</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (children)	20 00
Sick benefits	124 50
Medical attendance	204 25
Gratuities	53 50
Cemetery (house)	97 80
Other expenditure	35 25
Grand totals	<u>\$649 24</u>

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Ignat Oltean, President	Hamilton.
Moisa Dan, Secretary	Hamilton.
Ignat Oltean, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 32.

Number of members who died during 1916, none.

Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1916, 20.

Amount of benefits paid in 1916, \$120.00.

Number of weeks' sickness experienced in 1916, 30.

Amount paid for medical attendance, \$24.50.

III. ASSETS.

Cash on hand	\$24 95
Cash in Molsons Bank, Hamilton	571 03
Total assets	<u>\$595 98</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The accounts of the Society were duly audited for 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$558.93.

Cash received during 1916 from:

Fines	\$3 00
Dues	233 60
Supplies sold	48 00
Interest	20 00
All other sources	112 10
Total receipts	<u>\$416 70</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Supplies bought	20 00
<hr/>	
Total expenses of management	\$23 00

(b) Miscellaneous Expenditure.

Sick benefits	120 00
Medical attendance	24 50
All other	212 15
<hr/>	
Total expenditure	\$379 65
<hr/>	

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1916, were as follows:

A. H. Morrison, President	Woodstock.
W. H. Ball, Vice-President	Woodstock.
H. J. Watson, Treasurer	Woodstock.
J. G. Harrison, Secretary	Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 118.

Number of members who received sick benefits during 1916, 40.

Amount of sick benefits paid during 1916, \$426.25.

Number of weeks sickness experienced during 1916, 156.

Amount paid for medical attendance during 1916, \$124.88.

Total cash standing to the credit of the fund at 31st December, 1916, \$41.32.

III. ASSETS.

Cash in Royal Bank, 'Woodstock'	\$41 32
Total assets	<u>\$41 32</u>

IV. LIABILITIES.

Medical attendance	\$79 50
Total liabilities	<u>\$79 50</u>

V. MISCELLANEOUS.

Assessments are made every four weeks.

Thirteen assessments were made during 1916.

The books were duly audited for 1916, December 18th, 1916.

Names and addresses of the auditors for 1916: R. C. Stock and Thos. Clossen, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

Certain changes were made during 1916 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1915, \$117.60.

Cash received during 1916 from:

Dues	\$507 60
Total receipts	\$507 60

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee	\$3 00
Officers' salaries	20 00
Printing, etc.	5 50
All other	4 25
Total expenses of management	\$32 75

(b) *Miscellaneous Expenditure.*

Sick benefits	426 25
Medical attendance	124 88
Grand totals	\$583 88

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Lt-Col. W. A. Collins, President	Toronto.
T. M. Burn, Vice-President	Toronto.
Major W. H. Cooper, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
C. Bolton, Trustee	Toronto.
E. A. LeEstrange, Trustee	Toronto.
W. A. Sawyer, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1916, 131.
Number of members who died during 1916, 6.
Amount paid for funeral benefits, \$300.02.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto	\$2,202 05
Other assets	428 00
Total assets	<u>\$2,630 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited June and December, 1916.
Names and addresses of auditors for 1916 were as follows: H. Algar and Thomas Chiddenton, Toronto.
Treasurer's bond, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,202.45.

Cash received during 1916 from:

Donations	\$62 05
Initiation fees	10 00
Dues	301 64
Supplies sold	9 25
Interest	65 62
Other sources	85
Total	<u>\$449 41</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Salaries, officers' and auditors' fees	\$69 00
Registration fee	3 00
Printing, postage, etc.	87 65
Rent, light, etc.	22 00
Premium for guarantee of lodge officer	1 00
All other	16 30
Total expenses of management	<u>\$198 95</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 02
Gratuities to distressed members	46 80
Total expenditure	<u>\$545 77</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

P. M. Draper, President	Ottawa.
Chas. St. Jacques, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.
A. E. Sheppard, Corresponding Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union, 390.
Seven members of the Society died during 1916.
Total amount of funeral benefits paid, \$2,400.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1916, 33.
Total amount of benefits paid in 1916, \$595.00.
Number of weeks' sickness experienced in 1916, 119.
Total amount of cash standing to credit of Sick Fund, \$449.00.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$449 00
Total	<u>\$449 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.
Names and addresses of the auditors for 1916 were: J. I. Dioune, James McCann and Donald Ross, of Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1916.
Amount of Secretary-Treasurer's bond, \$1,500.00.
19 F. S.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$367.90.

Cash received during 1916 from:

Dues	\$665 15
Interest	10 95
Total receipts	<u>\$676 10</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$595 00
Funeral benefits (International Union)	2,400 00
Total expenditure	<u>\$2,995 00</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jas. G. Reid, PresidentToronto.
 Jos. Ball, Secretary-TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 751.

Number of members who died during 1916, 5.

Amount of funeral benefits paid in 1916, \$250.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 31.

Amount of benefits paid in 1916 in respect of sick members, \$321.00.

Number of weeks' sickness experienced in 1916, 107.

Amount of cash to credit of Sick and Funeral Benefit Fund 31st December, 1916,
 \$544.39.

III. ASSETS.

Cash value of real estate	\$35,000 00
Cash in bank	565 14
Furniture, etc.	1,590 00
Total assets	<u>\$37,155 14</u>

IV. LIABILITIES.

Due on mortgage	\$5,600 00
All other	566 03
	<u>\$6,166 03</u>

V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited in May, September, 1916, and January, 1917.

Books of record or account kept: Ledger and Blotter.

The name and post office address of the auditor for 1916 was as follows: Norman

B. McLeod, Toronto.

No changes were made during 1916 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary-Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$540.59.

Cash received during 1916 from:

Dues, application and intiation fees	\$4,542 75
Interest	16 38
Fines	317 25
Rent	574 05
All other sources	323 25
Cash from repayment of loan (not extended), \$200.00.	

Total	<u>\$5,773 68</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax and levies	\$513 84
Interest on mortgage	355 74
Rent, light, heat and taxes	1,023 35
Managing officers' salaries and auditors' fees	909 75
Printing, etc.	300 75
Expenses of annual meeting	10 50
Travelling expenses	85 00
Postage, telegrams, etc.	148 47
Janitor's salary	347 10
All other	937 83

Total	<u>\$4,632 33</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	250 00
Sick benefits	318 10
Total disability benefits	250 00

Total expenses	<u>\$5,450 43</u>
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ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. J. Foy, Provincial PresidentPerth.
Samuel Cross, Vice-PresidentOttawa.
Thos. R. Donovan, Provincial SecretaryOttawa.
W. J. Cantwell, Provincial TreasurerOttawa.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,185.
Number of members of the Society who died during the year 1916, 13.
The total amount of funeral benefits paid during 1916, \$3,900.00.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1916; Subordinate bodies, 96.
Total amount of sick benefits paid during 1916: Subordinate bodies, \$2,490.00.
Number of weeks' sickness experienced in 1916: Subordinate lodges, 498.
Amount paid for medical attendance during 1916: Subordinate lodges, \$922.10.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,000 00	.....
Cash on hand	761 00	.....
Cash in Standard Bank, Ottawa	7,059 52	.....
Cash in Bank of Ottawa, Ottawa	5,333 15	.....
Cash in Capital Trust Corporation	1,100 19	.....
All other assets .....	.....	\$3,664 25
	<hr/> \$24,253 86	<hr/> \$3,664 25

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.
Four assessments were made during the year 1916, payable 1st January, March, July and October.
The books and accounts were duly audited February 28th, 1917.
Names of auditors: Cunningham & Co., Ottawa.
The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.
Amount of bond of Grand Treasurer, \$15,000.00.
Amount of bond of Grand Secretary, \$500.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1915 (not extended), \$26,120.23.		
Cash received during 1916 from:		
Application fees		\$59 00
Dues		5,969 95
Initiation fees		83 50
Per capita tax	\$1,017 28	153 54
Assessments	4,926 45	4,424 30
Supplies sold	31 75	
Interest	1,417 72	210 29
Premiums	96 85	
All other sources		874 82
Total	<u>\$7,490 05</u>	<u>\$11,775 40</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Per capita tax		\$297 30
Registration fee	\$10 00	
Medical examiner's salary	200 00	11 00
Annual meeting	515 46	192 20
Supplies bought	64 50	171 34
Rent, light, heat and taxes		942 55
Officers' salaries and auditors' fees	375 00	645 80
Postage, etc.		124 20
Printing, stationery, etc.	102 31	
Guarantee premiums	148 25	22 15
Interest and exchange	1 35	
Total expenses of management	<u>\$1,416 87</u>	<u>\$2,406 54</u>

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof		4,400 30
Per capita tax or levies		807 62
Life insurance claims	3,900 00	
Sick benefits		2,490 00
Medical attendance		922 10
Gratuities		445 25
Other expenditure		678 89
Total expenditure	<u>\$5,316 87</u>	<u>\$12,150 70</u>

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

B. Tuszauskas, President	Toronto.
V. Yusaitis, Recording Secretary	Toronto.
J. Butkus, Financial Secretary	Toronto.
A. Belickas, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken, with a membership of 53.
Number of members who died during 1916, none.
Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 10.
Amount of sick benefits paid during 1916, \$75.00.
Number of weeks' sickness experienced during 1916, 15.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$512.68.

III. ASSETS.

Actual cash on hand	\$13 82
Cash in Imperial Bank, Toronto	498 86
Total	<u>\$512 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
Four assessments were made during 1916.
The books of the Society were duly audited December 30th, 1916.
Names and addresses of the auditors for 1916 were as follows: J. Petravice, J. Birsz-tonas and S. Petraitis.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$384.29.

Cash received during 1916 from:

Initiation fees	\$7 00
Dues	260 50
Supplies sold	10 50
Interest and dividends	13 49
Total	<u>\$291 49</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Interest	3 50
Expenses of Annual Meeting	20 50
Managing officers' salaries	14 25
Printing, advertising, etc.	12 30
Postage, telephones, etc.	2 55
Total expenses of management	<u>\$56 10</u>

(b) Miscellaneous Expenditure.

Sick benefits	75 00
Total disability benefits	32 00
Total	<u>\$163 10</u>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Paul Bilewicz, President	Toronto.
Paul Mocon, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 93.

Number of members who died during 1916, none.

Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 6.

Amount of sick benefits paid during 1916, \$113.42.

Number of weeks' sickness experienced during 1916, 23.

Amount paid for medical attendance during 1916, \$26.65.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$947.74.

III. ASSETS.

Cash in Bank	\$947 74
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$543.13.

Cash received during 1916 from:

Initiation fees	\$39 00
Dues	416 50
All other sources	188 03

Total	\$643 53
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs	\$10 00
Registration fee	3 00
Supplies bought	51 11
Rent, light, heat and taxes	12 25
Postage, telephones, telegrams and express	2 49
Printing, etc.	20 00
<hr/>	
Total expenses of management	\$98 85

(b) Miscellaneous Expenditure.

Sick benefits	113 42
Medical attendance	26 65
<hr/>	
Total expenditure	\$238 92

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Lightstone, President	Ottawa.
H. Finklestein, Vice-President	Ottawa.
S. Kronick, Treasurer	Ottawa.
B. Goldfield, Financial Secretary	Ottawa.
H. Lafer, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 154.

Number of members who died during 1916, none.

Amount paid for funeral benefits during 1916, none.

II. SICK BENEFITS.

Number of members who received sick benefits, 9.

Total amount of sick benefits paid during 1916, \$104.00.

Number of weeks' sickness experienced during 1916, 26.

Amount paid for medical attendance during 1916, \$100.00.

III. ASSETS.

Cash in Bank of Ottawa, Ottawa	\$606 75
All other assets	203 00
	<hr/>
	\$809 75

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1916.

The accounts were duly audited for the year 1916 on July 15th, 1916, by the Finance Committee.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$451.96.

Cash received during 1916 from:

Application fees	\$16 00
Dues	439 65
Supplies sold	3 75
Interest and dividends	14 25
All other sources	77 50
Total	<u>\$551 15</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 10
Supplies bought	5 00
Rent, light, heat and taxes	40 00
Managing officers' salaries	70 00
Printing, stationery and advertising	38 88
Postage, telephones, telegrams, etc.	38
Other expenses	35 00
Total expenses of management	<u>\$192 36</u>

(b) Miscellaneous Expenditure.

Sick benefits	104 00
Medical attendance	100 00
Total expenditure	<u>\$396 26</u>

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Louis Rich, PresidentToronto.
S. Capitofsky, Vice-PresidentToronto.
L. Berman, SecretaryToronto.
M. Sniderman, TreasurerToronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 62.
Forty dollars funeral benefits were paid during 1916.
One member's child died during 1916, and \$4.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 2.
Total amount of sick benefits paid during 1916, \$35.00.
Number of weeks' sickness experienced during 1916, 7.
Amount paid for medical attendance, \$147.10.
Amount standing to credit of Fund, \$231.28.

III. ASSETS.

Cash on hand	\$15 30
Cash in Bank of Toronto, Toronto	470 58
Total assets	<u>\$485 88</u>

IV. LIABILITIES.—\$17.25.

V. MISCELLANEOUS.

Assessments are made when necessary.
The books of the Society were duly audited January 2nd, 1917.
Three books of record are kept.
Names and addresses of auditors of accounts of 1916: M. Sniderman and D. Breslow, Toronto.
Certain changes were made during 1916 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$395.78.

Cash received during 1916 from:

Application fees, fines	\$1 75
Dues	313 70
Charter fees	195 05
Supplies sold	16 90
Interest and dividends	11 08
All other sources	45 94
Total	<u>\$584 42</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Charter fees	\$45 00
Law costs	10 00
Registration fee	3 00
Supplies	57 50
Rent, light, heat, etc.	35 00
Salaries	42 50
Printing	29 97
Postage	35 25
Expenses of management	<u>\$258 22</u>

(b) Miscellaneous Expenditure.

Funeral benefits	44 00
Sick benefits	35 00
Medical attendance	147 10
Gratuities	10 00
	<u>\$494 32</u>

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR EIGHT MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Leonard Beauline, PresidentOttawa.
E. Andrews, Vice-PresidentOttawa.
Romeo R. Marcil, Secretary-TreasurerOttawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 38.
Number of members who died during 1916, one.
Amount of funeral benefits paid during 1916, \$50.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3.
Amount of sick benefits paid during 1916, \$68.00.
Number of weeks' sickness experienced during 1916, 17.
Amount paid for medical attendance during 1916, \$35.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund
at 31st December, 1916, \$53.88.

III. ASSETS.

Cash in Bank of Hochelaga, Ottawa	\$53 88
Total	<u>\$53 88</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Twelve assessments were made during 1916.
The books of the Society were duly audited June 26th, 1916, and January 15th, 1917.
Names and addresses of the auditors for 1916 were as follows: F. Farmer, Sam
Ventura and Nap. Seguin, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$109.15.

Cash received during 1916 from:

Initiation fees	\$214 90
Application fees	33 00
Supplies sold	9 35
Interest and dividends	2 64
All other sources	11 12
Total	<u>\$271 01</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Charter fees	\$17 13
Law costs	25 00
Registration fee	3 00
Organization expenses	4 50
Supplies bought	7 50
Managing officers' salaries	60 00
Printing, advertising, etc.	25 29
Postage, telephones, etc.	1 50
Rent, etc.	21 66
Total expenses of managment	<u>\$165 58</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	68 00
Medical attendance	21 00
All other expenditure	21 70
Total	<u>\$326 28</u>

BERDICHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Isidor Levit, Chairman	Toronto.
Max Wasser, Vice-Chairman	Toronto.
Rev. Morris Bliman, Secretary	Toronto.
J. Mudrick, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 143.

Number of members who died during 1916, none.

Amount of funeral benefits paid during 1916, nil.

Two members' wives died and two children, and \$82.80 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, none.

Amount of sick benefits during 1916, nil.

Number of weeks' sickness experienced during 1916, none.

Amount paid for medical attendance during 1916, \$210.42.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$913.22.

III. ASSETS.

Cash in Bank of Nova Scotia	\$913 22
Cash in Home Bank	56 35
	<hr/>
	\$969 57

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary.

The books were audited quarterly during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), nil.

Cash received during 1916 from:

Application fees	\$33 25
Initiation fees	28 70
Dues	601 80
Assessments	65 75
Interest and dividends	4 60
Donations	157 25
All other sources	887 27

Total	<u>\$1,778 62</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Charter fees	\$32 00
Printing, etc.	77 85
Salaries	50 00
Rent, light, heat and taxes	49 00
Postage, telephones, telegrams and express	28 98

Total expenses of management	<u>\$237 83</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	82 30
Medical attendance	210 42
All other	278 50

Total expenditure	<u>\$809 05</u>
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HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Ladislaus Holody, PresidentHamilton.
Rev. Thos. Tarasulk, SecretaryHamilton.
Anthony Turek, TreasurerHamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 80.
Number of members who died during 1916, none.
Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1916, 21.
Amount of benefits paid in 1916, \$275.00.
Number of weeks' sickness experienced in 1916, 55.
Amount of cash standing to credit of fund, \$760.81.

III. ASSETS.

Cash on hand	\$13 12
Cash in Bank of Hamilton, Hamilton	747 69
Total assets	<u>\$760 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The accounts of the Society were duly audited for 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$555.68.

Cash received during 1916 from:

Initiation fees	\$15 50
Assessments	420 00
Supplies sold	42 10
Interest	14 06
All other sources	92 47
Total receipts	<u>\$584 13</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Charter fees	\$60 00
Supplies bought	38 00
Rent, etc.	6 00
Total expenses of management	<u>\$104 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	275 00
Total expenditure	<u>\$379 00</u>

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THREE MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Winter, President	Toronto.
M. Caplan, Vice-President	Toronto.
M. Wolhendler, Secretary	Toronto.
K. Shiff	Toronto.

I. FUNERAL BENEFITS.

One member died during 1916, and \$25.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 73.

Number of members who received sick benefits during 1916, none.

Amount of sick benefits paid during 1916, nil.

Number of weeks' sickness experienced during 1916, none.

Amount paid for medical attendance, \$144.87.

III. ASSETS.

Cash in Bank of Hamilton	\$282 30
Total assets	<u>\$282 30</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited January 6th, 1917.

The names and addresses of the auditors were as follows: C. Danziger, L. Wien and C. Goldberg, Toronto.

No changes were made during 1916 in the Constitution and By-laws.

Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$60.59.

Cash received during 1916 from:

Application fees	\$17 25
Dues	293 00
Initiation fees	18 00
Interest	6 16
All other	322 20
Total receipts	<u>\$656 61</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Charter fees	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	32 25
Salaries	18 75
Printing, etc.	67 75
Postage, telephones, etc.	25 88
	<u>\$148 63</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Medical attendance	144 87
All other	116 40
Total expenditure	<u>\$434 90</u>

RADIATOR COMPANY MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ontario.

Incorporated 13th September, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Young, PresidentBrantford.
 John Macdonald, Vice-PresidentBrantford.
 C. Bulmer, Secretary-TreasurerBrantford.

I. FUNERAL BENEFITS.

Total membership at 31st December, 1916, 130.

II. SICK BENEFITS.

Three members were sick during 1916.

Amount of funeral benefits paid during 1916, \$12.03.

Number of weeks' sickness during 1916, 3.

Amount paid for medical attendance during 1916, \$92.50.

Amount standing to credit of the fund at 31st December, 1916, \$472.08.

III. ASSETS.

Cash in Bank of Nova Scotia, Brantford	\$472 08
	<hr/>
	\$472 08
	<hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1916.

The books were duly audited February 21st, 1917.

Name and address of auditor for 1916: R. J. Beatty, Brantford.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$152.95.

Cash received during 1916 from:

Dues	\$431 24
Interest	5 67
	<hr/>
Total	\$436 91
	<hr/>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
<hr/>	
Total expenses of management	\$3 00

(b) Miscellaneous Expenditure.

Sick benefits	12 03
Medical attendance	92 50
All other	10 25
<hr/>	
	\$117 78
<hr/>	

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. Moses, President	Toronto.
Z. Haber, Vice-President	Toronto.
H. Rosenberg, Secretary	Toronto.
M. Fishler, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Amount paid for funeral benefits during 1916, \$22.50.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1916, 26.
 Sick benefits are undertaken by the Society.
 Total amount of benefits paid in 1916 in respect of sick members, none.
 Number of weeks' sickness experienced, none.
 Amount paid for medical attendance, \$60.30.
 Amount standing to credit of Sick Benefit Fund, 31st December, 1916, \$795.53.

III. ASSETS.

Cash value of mortgages	\$150 00
Cash value of real estate	550 00
Cash in Bank, 31st December, 1916	95 53
Total	<u>\$795 53</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every three months.
 Four assessments were made during 1916.
 The Society's books were duly audited for 1916.
 Name and address of auditor: J. Gartenlaub, Toronto.
 Books of account kept by the Society are: Ledger, Journal, Receipt Book, and Protocol.

VI. CASH RECEIPTS.

Cash from 1915, \$119.34.

Cash received during 1916 from:

Dues	\$150 42
Total receipts	<u>\$150 42</u>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Per capita tax	\$35 50
Expenses of meeting	18 65
Travelling expenses	87
Supplies bought	8 40
Interest	10 50
Printing	1 25
Postage	16 16
Total expenses of management	<u>\$91 33</u>

(b) Miscellaneous Expenditure.

Medical attendance and drugs	60 30
Funeral benefits	22 50
Other expenses	10 10
Grand total	<u>\$184 23</u>

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. H. Saunders, Chairman	Toronto.
W. D. Sloght, Secretary	Toronto.
T. Bradshaw, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1915	323
Additional contracts taken in 1916	31
Gross number on foot at any time during 1916	354
Contracts matured	18
Contracts on foot at 31st December, 1916	336

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

City of Toronto, bonds	\$250,100 56
Cash in bank	27,709 27
Interest accrued on bonds	6,252 51
Total	\$284,062 34

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by Walter Sterling, April 16th, 1917.

No changes were made in the by-laws during 1916.

VIII. CASH RECEIPTS.

Balance from 1915 (not extended), \$269,298.78.

Cash received during 1916 from:

Assessments	\$17,826 56
Interest and dividends	7,262 18
Donations	830 00
City grant	8,750 00
Total receipts	<u>\$34,768 74</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee	\$3 00
Printing	8 50
Clerk hire	10 00
Total expenses of management	<u>\$21 50</u>

(b) Miscellaneous Expenditure.

Life insurance claims	4,236 74
Pension	19,971 03
Retiring members'	2,028 42
For investments (not extended), \$250,100.56.	
Total expenditure	<u>\$26,257 69</u>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 24th February, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Ottawa. Suits by or against the Society may be brought in the name of the Ottawa Firemen's Superannuation and Benefit Fund.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Insurance against Death; also Lifetime benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the constitution of the Society, so far as they relate to the insurance contracts.

LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 4th December, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Loggia Dannunzio Mutual Aid and Benevolent Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

LOYAL ORDER OF MOOSE OF ONTARIO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th April, 1917, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Loyal Order of Moose of Ontario.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I —LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1916.	Amount of Insurance in force in Ontario at 31st December, 1916.	Number of Certificates in force anywhere at 31st December, 1916.	Amount of Insurance in force anywhere at 31st December, 1916.	Number of Claims matured in Ontario in 1916.	Amount of Insurance Benefits paid in Ontario during 1916, including pensions and gratu- ities.	Assets in Ontario at 31st Decem- ber, 1916.	Liabilities in Ontario at 31st December, 1916.	Total Assets anywhere at 31st December, 1916.	Total Liabilities anywhere at 31st December, 1916.
		\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Alliance Nationale	135	96,750 00	25,777	20,351,393 20					2,923,948 52	128,095 20
Chosen Friends, Grand Council, Canadian Order.....	26,184	24,001,765 81	31,181	27,902,878 81	378	361,476 98	1,280,697 45	76,874 55	1,285,697 45	87,544 55
Civil Service Mutual Benefit Society	534	130,000 00	554	132,800 00	5	650 00	12,735 55	450 00	12,735 55	450 00
Commercial Travellers' Association.....	11,890	5,415,508 00	11,890	5,415,508 00	114	78,832 87	1,246,753 65	none	1,246,753 65	none
Federated Association of Letter Carriers ..	47,467	385,000 00	1,339	.....	6	6,000 00	5,753 24	1,000 00	5,753 24	1,000 00
Foresters, Canadian Order of, High Court.	47,306	47,153,000 00	90,325	89,792,500 00	425	442,980 94	6,278,509 09	49,976 11	6,285,783 97	37,476 87
Foresters, Catholic Order of	8,676	8,963,500 00	148,989	149,374,000 00	107	112,000 00	.....	32,363 34	6,349,892 97	235,473 87
Hamilton Firemen's Benefit Fund	84	.....	84	.....	4	950 00	.....	none	106,106 03	none
Hamilton Police Benefit Fund	37	.....	97	.....	.....	(b)2,630 68	42,009 12	none	106,106 03	none
Home Circles, Canadian Order of.....	5,583	6,006,109 00	6,158	7,245,219 00	133	178,483 11	474,012 17	15,153 75	474,012 17	15,153 75
K. Knights of Malta, Chapter General of Canada.....	380	74,750 00	177	74,750 00	2	1,000 00	10,962 96	none	10,962 96	none
Knights of Pythias.....	3,466	235,998 00	71,682	96,298,817 00	4	4,000 00	.....	none	8,573,427 16	none
Le Macabre Benefit Fund	15	.....	.....	.....	.....	.....	73,073 53	none	73,073 53	none
Mutual Masonic Benefit Fund	9,485	9,805,500 00	302,432	364,332,477 49	93	121,448 72	12,890 88	1,500 00	22,574,315 87	1,687,584 16
Mutual Masonic Company	197	19,700 00	197	19,700 00	2	200 00	223 87	none	223 87	none
Oddfellows, Canadian Order, Grand Lodge.	2,974	2,140,688 67	3,140	2,975,938 67	44	53,734 61	202,695 60	8,070 98	202,695 60	8,070 98
Oddfellows Relief Association, Grand Lodge.	15,668	18,436,500 00	26,603	31,625,000 00	165	139,749 13	1,688,086 03	31,500 00	1,688,086 03	64,500 00
Ontario Commercial Travellers' Association	2,995	1,351,500 00	2,995	1,351,500 00	31	18,995 00	.....	773 21	358,069 94	1,473 00
Orange Grand Lodge of British America.....	(a)80,000	3,650,000 00	5,103	4,950,000 00	65	59,213 62	124,922 40	10,000 00	124,922 40	12,000 00
Royal Arcanum.....	2,177	.....	.....	.....	57	137,099 75	12,112 42	25,500 00	4,472,187 20	900,056 03
Royal Templars of Temperance, Supreme Body	3,918	3,907,500 00	4,854	5,403,750 00	81	96,553 49	447,066 88	23,574 36	452,066 88	27,474 37
Société des Artisans Canadiens Français.....	1,547	1,266,520 00	43,542	33,680,532 31	10	8,700 00	5,104 57	1,000 00	3,575,223 54	36,332 26
Sons of England, Supreme Lodge.....	22,453	3,055,250 00	4,275	3,834,600 00	55	58,725 00	209,525 65	2,000 00	209,525 65	8,000 00
Sons of Scotland	5,105	4,038,157 00	5,746	4,493,637 00	111	79,777 46	619,203 92	21,750 00	619,203 92	21,750 00
St Joseph Union of Canada.....	7,323	7,637,600 00	28,874	28,361,170 00	31	61,901 37	1,892,435 99	8,500 00	1,902,435 99	241,732 20
Toronto Firemen's Benefit Fund	336	.....	336	.....	7	4,236 74	(b)19,871 03	.....	27,709 27	.....
Toronto Police Benefit Fund.....	595	.....	595	.....	.....	(b)35,156 76	684,537 33	none	684,537 33	none
United Workmen, Ancient Order of.....	16,589	15,206,047 00	16,589	15,206,047 00	625	884,205 58	905,703 76	104,624 49	905,703 76	104,624 49
Totals.....	256,089	163,577,253 48	833,578	891,860,223 48	2,591	2,931,964 37	162,917 97	421,581 49	65,109,684 7	3,664,788 66

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1916.	Number of members who died during 1916. (Members' wives; †Members' mothers.)	Amount paid for funeral benefits during 1916. (\$ c.)	Number of members sick during 1916.	Number of weeks' sickness experienced during 1916.	Amount paid for sick benefits during 1916. (\$ c.)	Amount paid for medical attendance during 1916. (\$ c.)	Amount paid for special relief during 1916. (\$ c.)	Assets at 31st December, 1916. (\$ c.)	Liabilities at 31st December, 1916. (\$ c.)
Alliance Nationale.....	131	6	300 02	3 407	20,786 4-7	115,592 05	85 50	.....	2 630 05	.....
Army and Navy Veterans, Toronto.....	85	1	80 00	.....	.....	46 80	.....	.....	1,154 01	.....
Army and Navy Veterans, Hamilton.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Bain Wagon Co. Employees' Mutual Benefit Association.....	201	2	24 00	61	160 1-6	456 85	.....	.....	356 30	.....
Bank of British North America, W. & O. Fund.....	580	2	.....	3	21	76 00	.....	9,831 48	258,330 68	.....
Barbenders' Benevolent Association.....	45	2	.....	5	10 1-7	50 70	.....	.....	3,781 07	100 00
Bearers, Canadian Order of.....	64	2	.....	.....	.....	.....	.....	.....	618 78	.....
Berdichever Brother Love Sick Benefit Society.....	143	42	**188 30	.....	.....	.....	210 42	.....	969 57	.....
Brown Bros., Limited, Employees' Benefit Society.....	43	2	.....	6	10	40 12	.....	.....	354 90	.....
B. Greening Wire Co., Limited, Employees' Benefit Society.....	280	6	240 00	46	151	712 90	.....	.....	123 21	.....
Burrow, Stewart and M'Ine Benefit Society.....	178	.....	.....	31	80 1-3	250 00	250 00	70 00	267 25	.....
Canada Foundry Employees' Mutual Benefit Society.....	1,036	3	150 00	116	530	2,035 75	1,497 37	.....	2,940 06	.....
Canada Furniture Manufacturers (Ltd.) Employees' Benefit Socy.....	186	.....	.....	11	30 5-7	87 50	346 76	.....	468 63	.....
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	802	2	**25 00	49	310 4-7	746 10	.....	4,056 61	9 303 76	.....
Canadian Order of Rechabites.....	713	4	200 00	78	239 1-2	930 34	621 14	.....	8,024 45	.....
Canadian Order of Rechabites.....	.....	60	2,350 00	1,890	9,905 4-7	39,894 50	.....	.....	.....	.....
Chosen Friends, Canadian Order*.....	.....	2	253 10	66	285 3-7	1 426 55	.....	.....	562 63	.....
Cigarmakers' Union No. 27, Toronto.....	391	2	**40 00	.....	.....	.....	.....	349 00	.....	.....
Cigarmakers' Union, No. 55, Hamilton.....	267	2	1,100 00	60	209 2-5	1,347 35	.....	344 50	877 16	.....
Cobban Manufacturing Co's. Employees' Mutual Benefit Society.....	74	1	30 00	14	31 1-2	94 50	.....	.....	150 00	.....
Cockshutt Plow Co. Relief Association.....	440	6	240 00	87	257	1,025 70	.....	83 00	594 90	.....
Cummer-Dowsewell, Limited, Employees' Benefit Society.....	100	.....	.....	20	76 3-4	246 09	93 75	.....	106 79	.....
Czenstochower Aid Society.....	73	1	25 00	.....	.....	.....	144 87	.....	282 30	.....
Daughters and Maids of England, Grand Lodge.....	.....	.....	565 00	.....	.....	.....	.....	.....	14,623 01	.....
Daughters and Maids of England, Subordinate Lodges.....	.....	11	980 20	425	1,061 2-3	2,654 50	3,882 60	.....	20,139 89	.....
Daughters and Maids of England, Juvenile Lodges.....	.....	1	7 64	.....	.....	98 00	287 40	.....	1,900 44	.....
Dominion Expressmen's Sick Benefit Society.....	1,052	7	1,050 00	245	937 3-7	5,623 72	.....	.....	4,086 84	.....
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Socy.....	662	.....	.....	169	358	1 550 11	993 00	.....	1,527 58	.....
Employees' Protective League of the Seaman Kent Co., Limited Evening Telegram Employees' Benefit Society.....	103	.....	.....	26	53	265 79	.....	.....	454 75	.....
.....	90	.....	.....	15	43	215 00	.....	.....	609 60	.....
First Italian Society of Hamilton.....	50	.....	.....	7	19	95 00	.....	.....	147 40	.....
First Roumanian Haavis Achim Society.....	26	.....	22 50	.....	.....	.....	35 00	.....	795 53	.....
Foresters, Canadian Order of, High Court*.....	.....	709	22,130 00	8,112	42,082 5-7	183,069 40	60 30	384 00	.....	.....

Foresters, Canadian Order of, Subordinate Courts	1	3,525 97	3	7	19,843 66	7,740 24	188,317 09	*
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio ..	55	25 00			35 00	12 00	1,084 11	
Gendron Manufacturing Co's, Employees' Benefit Society	54	25 00	4	42 1-7	184 59	15 00	837 00	14 85
Globe Printing Co's, Employees' Benefit Society	78	300 00	13	54	270 00		1,203 07	
Gould, Shapley and Muir Company Employees' Relief Association ..	275	90 00	45	132	755 55		187 97	51 35
Guard Order of Israel Benefit Society	88		48		140 00	49 04	1,955 63	
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society ..	782	145 00	80	355	1,621 70		650 40	
Hamilton Rolling Mills' Benefit Society	750	925 00	125	508	2,479 50	969 15	1,736 06	18 50
Hamilton Steel and Iron Co's, Employees' Benefit Society	3,000	1,650 00	1,735	1,995	8,675 00	4,671 17	7,749 15	850 00
Hamilton Lodge No. 25, Theatrical Mechanical Association	38	**2	21	55	50 00	78 35	1,922 75	
Hamilton St. Stanislaus Mutual Benefit Society	80		40	156	238 00		760 81	
Hay & Co.'s Employees' Mutual Benefit Society	118	200 00	24	130	436 25	124 88	41 32	79 50
Heintzman & Co's, Employees' Sick Benefit Society	164	100 00	96	408	620 00		244 02	
Hibbertman, Ancient Order of	1,185	3,500 00	61	383	2,400 00	922 10	27,918 11	*
Home Circles, Canadian Order of, Supreme Body*					1,532 00	445 25		
Imperial Varnish and Color Sick Benefit Society	69	400 00	11	19	94 72		289 41	
Irish Catholic Benevolent Union, Grand Body	195		23	76	509 00	187 25	443 38	
Irish Catholic Benevolent Union, Subordinate Bodies	25	103 00	10	28	131 65	37 00	575 41	
Italian Benevolent Society	75	**112 00	19	76	347 78	52 00	688 41	
Italian Workmen's Association								
Kain & Co's, Employees' Mutual Benefit Association	52		13	40 2-3	123 00		60 02	
Kietzer Sick Benefit Society of Toronto	98		9	25	124 50	304 25	53 50	
Knights of Pythias, Grand Lodge							76 04	
Knights of Pythias, Subordinate Lodges	45	3,090 00	232	1,344	4,982 30	1,771 21	1,181 56	
Knights of St. John, Ontario Grand Commandery, Grand Body ..	177	100 00	2	12	80 00	53 75	68,989 46	736 75
Knights of St. John, Ontario Grand Commandery, Subordinate ..			7	21	105 00	73 00	1,733 33	
Knights of St. John, Ontario Grand Commandery, Auxiliary	1		3	11	35 00		948 42	30 00
Knights of Malta, Chapter General of Canada	*	200 00					614 91	
Knights of Malta, Chapter General of Canada, Subordinate Lodges ..			51	258	937 00	518 58	8,343 57	
La Congregazione della Immacolata Concezione di Marie Santissima ..	13	150 00					2,630 39	
Ladies' Orange Benevolent Association	4,500						330 16	
Liberal Sick Benefit Society	62	40 00	2	7	38 50	3,500 00	9,682 21	
Loyal Orange Young Briton Lodge No. 35	5 500	1,850 00			35 00	147 10	485 88	17 25
Loyal True Blue Association, Grand Body								
Loyal True Blue Association, Subordinate Bodies			28	153	309 06	178 06	3,130 14	
Maccabees, The*	*							
Massey-Harris (Toronto) Employees' Mutual Benefit Society	2,000	4,225 00	3,067	12,420	70,494 00		14,937 15	*
Massey-Harris, Limited (Brantford) Employees' Benefit Association ..	800	**0 000 00	478	719 1-2	4,317 50		1,776 04	
Methodist Book and Publishing House Employees' Benefit Society ..	169	144 00	92	332	1,392 25	53 75	1,819 06	2 60
Mozier Sick Benefit Society	203	175 00	34	132 1-2	612 50		813 19	
		**23 25	39	87	435 00	443 50	383 75	7,174 79
National Cash Register Co.'s Employees' Benefit Society	114		22	56 6-7	398 00		1,136 90	
National Iron Works Employees' Mutual Benefit Society	82	30 00	30	98	398 55		159 81	
Nova Radomsk Relief Society	61		4	16	80 00	254 00	1,394 85	
Oddfellows, Independent Order of, Grand Lodge							47,050 32	11 657 00
Oddfellows, Independent Order of, Subordinate Lodges	53,978	21,896 14	5,136	42,989	136,323 10	21,094 64	2,505,888 47	79,309 71
Oddfellows, Canadian Order of, Grand Lodge*	*	**2,057 61	16	101			202,695 60	8,070 98
Oddfellows, Canadian Order of, Subordinate Lodges		1,320 00	298	1,469			31,691 86	1,246 92

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1916.	Number of members who died during 1916: (**Members' children; †Members' mothers.)	Amount paid for funeral during 1916. (\$ c.)	Number of members sick during 1916.	Number of weeks' sick-ness experienced during 1916.	Amount paid for sick benefits during 1916. (\$ c.)	Amount paid for medical attendance during 1916. (\$ c.)	Amount paid for special relief during 1916. (\$ c.)	Assets at 31st December, 1916. (\$ c.)	Liabilities at 31st Decem-ber, 1916. (\$ c.)
Oddfellows, Independent Order of, M.U. Grand Lodge.....	1,309	{ 17 *9	\$ 1,650 00 **490 00	222	842	312 00	.....	.....	17,926 05	.....
Oddfellows, Independent Order of, M.U. Sub. Lodges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Orange Grand Lodge, Ontario East.....	142	.....	.....	6	96 4-7	3,570 25	1,611 91	79 71	18,719 38	.....
Orange Grand Lodge, Ontario West.....	39,091	503	1,065 00	142	547	1,652 80	4,822 28	.....	621 90	.....
Ottawa Hebrew Benefit Society.....	154	3	40 00	9	26	104 00	100 00	.....	8,546 70	.....
Ottawa Unity Protestant Association.....	86	3	40 00	11	101	280 00	46 49	.....	609 75	.....
Ottawa Typographical Union No. 102.....	390	7	2,400 00	33	119	595 00	.....	.....	761 20	100 60
Ottawa Theatrical Mechanical Association.....	38	1	50 00	3	17	68 00	35 00	.....	449 00	.....
Polish Young Men's Hebrew Society.....	.....	.....	.....	.....	.....	.....	.....	.....	53 88	.....
Poison Iron Works Benefit Association.....	350	4	200 00	135	202	318 75	443 04	10 00	1,074 15	.....
Postal Benefit Association, Toronto.....	245	3	750 00	.....	.....	.....	.....	.....	666 76	.....
Pride of Israel Sick Benefit Society.....	519	{ †8 115	†4271 80	61	185 1-2	928 50	1,613 74	1,243 80	11,836 45	.....
Radiator Co. Mutual Benefit Society.....	130	.....	.....	3	3	12 03	92 50	.....	472 08	.....
Royal Templars of Temperance, Grand Council.....	1,928	12	600 00	234	1,002	4,318 00	.....	.....	595 98	.....
Roumanian Aid Association, Gloria.....	32	.....	.....	20	30	120 00	24 50	.....	571 32	17 50
Ruthenian Brotherhood of St. John the Baptist.....	31	.....	.....	1	5	17 50	.....	.....	.....	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....	456	5	950 00	135	334	1,169 10	.....	.....	1,281 82	.....
Société des Artisans Canadiens Français, Supreme Body.....	86	.....	**25 00	5,271	31,354	156,773 12	46 50	.....	1,968 31	.....
Società Amichevole di Fighi d'Italia d'Ottawa.....	154	1	75 00	18	45	185 00	104 51	.....	1,830 73	.....
Società di Mutuo Soccorso la Trinità di Toronto.....	.....	2	200 00	16	19	96 00	42 00	25 00	92 00	.....
Sons of Italy Mutual Aid and Benevolent Society.....	45	{ **1 **25 00	.....	.....	.....	.....	.....	.....	.....	.....
Sons of England, Supreme Lodge*.....	*	{ 281 **138 †24	23,000 00 **6,875 00 †380 00	2	.....	36 38	.....	55 00	*	.....
Sons of England, Subordinate Lodges.....	.....	.....	.....	3,224	16,112	48,055 76	28,643 67	.....	255,310 82	2,216 25
Sons of England, Juvenile Lodges.....	.....	.....	.....	.....	.....	932 22	1,429 54	.....	11,304 64	76 29
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....	482	8	800 00	.....	45	130 50	423 04	5 00	2,005 02	.....
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges.....	.....	.....	.....	2	7 2-7	28 42	.....	.....	943 84	.....
Sons of Temperance Sick and Funeral Benefit Departt.....	21	.....	.....	10	15	75 00	.....	32 00	512 68	.....
Sons of Lithuania Benevolent Society.....	53	.....	.....	62	284	1,151 25	.....	.....	.....	.....
Sons of Scotland Benevolent Association.....	47	.....	.....	4	43	73 00	1 00	.....	554 99	.....
Sons of Poland Friendly Society.....	93	.....	.....	6	23	113 42	28 65	.....	947 74	.....
Saint Stanislaus Mutual Benefit Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Short Name of Society.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
81	Alliance Nationale.....	.....	Montreal	Lyman Lee, Chief Agt.	Insurance against sickness and death
287	Army and Navy Veterans, Toronto.....	1888	Toronto	Major W. H. Cooper..	Insurance against sickness and death
101	Army and Navy Veterans, Hamilton.....	1889	Hamilton	Edward P. Wyatt	Sick and funeral benefits
129	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock	Thos. Armstrong	Sick and funeral benefits
95	Bank of British North America W. & O. Fund	1891	Montreal	R. P. Fraser.....	Insurance against death
103	Bartenders' Benevolent Association.....	1900	Toronto	H. Tindale.....	Sick and funeral benefits
305	Beaver Sick and Funeral Benefit Club.....	1917	Toronto	G. H. Brown.....	Sick and funeral benefits
173	Berditcher Brother-Love Sick Benefit Society..	1916	Toronto	M. Bleman.....	Sick and funeral benefits
135	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	J. E. Lamb.....	Sick and funeral benefits
	B. Greening Wire Co., Limited, Employees' Benefit Society.....	1910	Hamilton	G. Battram	Sick and funeral benefits
248	Burrow, Stewart and Milne Benefit Society.....	1911	Hamilton	A. G. Tribbeck	Sick and funeral benefits
183	Canada Foundry Co. Employees' Mutual Benefit Society.....	1890	Toronto.....	John McIntyre	Sick and funeral benefits
181	Canada Furniture Manufacturers (Limited) Employees' Benefit Society.....	1895	Woodstock.....	Robert A. Scott	Sick and funeral benefits
266	Canadian Order of Beavers	1913	London	E. J. W. Griffith.....	Sick and funeral benefits
276	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1914	Toronto	William Young.....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague.....	Ins. against sickness and disability or death
232	Canadian Order of Rechabites	1912	Toronto.....	J. E. F. Paterson.....	Sick and funeral benefits
159	Cigarmakers' Union No. 27, Toronto	1869	Toronto.....	J. Pamphilon	Sick, funeral and out of work benefits
169	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	E. Jennings.....	Sick, funeral and out of work benefits
151	Civil Service Mutual Benefit Society.....	1872	Ottawa	W. J. Lynch.....	Insurance against sickness and death
115	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Meade	Sick and funeral benefits
113	Cockshutt Plow Co. Relief Association	1899	Brantford.....	J. Kirkpatrick.....	Sick and funeral benefits
66	Commercial Travellers' Association of Canada..	1874	Toronto.....	James Sargent.....	Insurance against accident and death

234	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	W. J. Garrison	Sick and funeral benefits
309	Czenstochover Aid Society	1916	Toronto	B. Wolherdler	Sick and funeral benefits
199	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
107	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
262	Dunlop Tire and Rubber Goods Employees Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
254	Employees' Protective League of the Seamen Kent Company, Limited	1912	Meaford	W. H. Turner	Sick and funeral benefits
193	Evening Telegram Employees' Benefit Society ..	1912	Toronto	T. Hopmans	Sick and funeral benefits
120	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
244	First Italian Society of Hamilton	1911	Hamilton	Aurelio del Piero	Sick and funeral benefits
313	First Roumanian Haavis Achim Society	1907	Toronto	H. Rosenberg	Sick and funeral benefits
22	Foresters, Canadian Order of	1879	Brantford	R. Elliott	Insurance against sickness and death
57	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
260	Fraternanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio	1913	Ottawa	L. Giolleonardo	Sick and funeral benefits
165	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	A. Tonsignant	Sick and funeral benefits
139	Globe Printing Co.'s Employees' Benefit Society ..	1885	Toronto	T. Jeffery	Sick and funeral benefits
264	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	Walter J. Davies	Sick and funeral benefits
175	Grand Order of Israel Benefit Society	1908	Hamilton	S. Taylor	Sick and funeral benefits
185	Gutta Percha and Rubber Man'g Co.'s Employees' Sick Benefit Society	1900	Toronto	F. H. Matthews	Sick and funeral benefits
238	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	Insurance against sickness and death ; also lifetime benefits
187	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	H. C. Stroud	Sick and funeral benefits
91	Hamilton Police Benefit Fund	1891	Hamilton	J. R. Crocker	Insurance against death, also lifetime benefits
137	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
153	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	John Love	Sick and funeral benefits
307	Hamilton St. Stanislaus Mutual Benefit Society ..	1916	Hamilton	Rev. Dr. Thos. Tarasiuk	Sick and funeral benefits
285	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock	J. G. Harrison	Sick and funeral benefits
163	Heintzman & Co.'s Employees' Benefit Society ..	1885	Toronto	T. H. Kirk	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
293 14	Hibernians, Ancient Order of..... Home Circles, Canadian Order of	1888 1884	Ottawa..... Toronto.....	Thos. R. Donovan J. M. Foster, B.A.	Insurance against sickness and death Insurance against sickness and death, also lifetime benefits (including endowments)
252 171 167 195	Imperial Varnish and Color Sick Benefit Society .. Irish Catholic Benevolent Union..... Italian Benevolent Society, Umberto Primo.... Italian Workmen's Association	1911 1883 1888 1901	Toronto..... Toronto..... Toronto..... Toronto.....	W. Ward..... Robert Seollard G. Bagnato..... O. A. Castrucci.....	Sick benefits Insurance against sickness and death Insurance against sickness and death Sick and funeral benefits
111	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock.....	J. Page.....	Sick and funeral benefits
281 240 61 213	Kielzer Sick Benefit Society of Toronto	1914	Toronto.....	S. Moshenberg	Sick and funeral benefits
	Knights of Malta, Chapter General of Canada....	1909	Toronto.....	H. J. Bentley	Insurance against sickness and death
	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter.....	Insurance against sickness and death
	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	Joseph C. Kidd	Insurance against sickness and death
197	La Congregazione della Immacolata Concezione di Maria Santissima	1904	Toronto	F. Belmonte	Sick and funeral benefits
161	Ladies' Orange Benevolent Association	1895	Toronto.....	Mrs. Jeanie Gordon....	Sick and funeral benefits
301	Limitzer Sick Benefit Society.....	1916	Toronto	I. Berman	Sick and funeral benefits.
317 93	Loggia Dammunzio Mutual Aid & Benevolent Society London Police Benefit Fund Association	1916 1877	Thorold..... London	G. Silveri..... Elmer Walsh	Sick and funeral benefits Insurance against death, also lifetime bene- fits
318 117	Loyal Order of Moose..... Loyal True Blue Association	1917 1893	Toronto..... St. Catharines ...	Norman G. Heyd	Sick and funeral benefits Insurance against sickness and death
48	The Maccabees.....	1883	Detroit	L. E. Sisler.....	Insurance against sickness and death
125	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
127	Massey-Harris, Limited, Brantford, Employees' Benefit Association	1885	Brantford.....	J. R. Harmer	Sick and funeral benefits

99	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
223	Mozirer Sick Benefit Society	1906	Toronto	Morris Lifshitz	Sick and funeral benefits
201	Mutual Masonic Compact	1871	St. Catharines	H. J. Johnston	Insurance against death
141	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	Chas. W. Long	Sick and funeral benefits
258	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	George Clarke	Sick and funeral benefits
219	Nova Radomsk Relief Society	1909	Toronto	Wolf Solomons	Sick and funeral benefits
27	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death
76	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
18	Oddfellows' Relief Association	1874	Kingston	R. Meek	Insurance against disability or death
179	Oddfellows, Independent Order of, M. U.	1887	Toronto	W. C. Schunek	Insurance against sickness and death
227	Ontario Commercial Travellers Association	1880	London	J. H. Hiscocks	Mortuary benefits
203	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
85	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
41	Orange Grand Lodge of B. A.	1890	Toronto	Isaac Crowley	Insurance against sickness and death
317	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	S. Blocker	Insurance against death; also life-time benefits
299	Ottawa Hebrew Benefit Society	1915	Ottawa	H. Lafer	Sick and funeral benefits
289	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
303	Ottawa Theatrical Mechanical Association No. 49	1916	Ottawa	Romeo R. Marcell	Sick and funeral benefits
131	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
155	Polson Iron Works Benefit Association	1904	Toronto	J. L. Kingdon	Sick and funeral benefits
123	Postal Benefit Association of Toronto	1891	Toronto	W. L. C. Allwell	Insurance against death
157	Pride of Israel Sick Benefit Society	1905	Toronto	J. Rosen	Sick and funeral benefits
311	Radiator Company Mutual Benefit Society	1915	Brantford	C. Bulmer	Sick and funeral benefits
44	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	Insurance against sickness and death
53	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	Insurance against sickness and death
283	Romanian Aid Association Gloria	1913	Hamilton	John Ratu	Sick and funeral benefits
236	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	J. Tindohr	Sick and funeral benefits
250	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beach	Sick and funeral benefits
68	Société des Artisans Canadiens Français	1876	Montreal	Henri Roy	Insurance against sickness and death
217	Società Amichevole di Figli d'Italia d'Ottawa	1909	Ottawa	Vincenzo Macri	Sick and funeral benefits
272	Società Di Mutuo Soccorso La Trinacria Di Toronto	1914	Toronto	A. Azzarello	Sick and funeral benefits
32	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death
87	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
279	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls.....	Rocco DeLucia.....	Sick and funeral benefits
295	Sons of Lithuania Benefit Society	1914	Toronto.....	V. Yusaitis.....	Sick and funeral benefits
209	Sons of Poland Friendly Society	1907	Toronto.....	A. Lozicki.....	Sick and funeral benefits
37	Sons of Scotland Benevolent Association	1876	Toronto.....	Col. D. M. Robertson..	Insurance against sickness and death
315	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora.....	J. M. Walton.....	Sick and funeral benefits
297	Saint Stanislaus Mutual Benefit Society.....	1915	Toronto.....	Paul Mocon.....	Sick and funeral benefits
221	St. Albert Friendly Society.....	1909	Renfrew.....	Frank Cybulski.....	Sick and funeral benefits
143	St. Boniface Benefit Society.....	1892	Kitchener.....	Jacob J. Gies.....	Sick and funeral benefits
268	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	Jos. B. Whiteley.....	Sick and funeral benefits
177	St. Jean Baptiste, Ottawa.....	1888	Ottawa.....	J. Saint-Germain, B.A.	Insurance against sickness and death
149	St. Joseph Aid Society of Formosa.....	1887	Formosa.....	Matthew Weiler.....	Sick and funeral benefits
211	St. Joseph Lithuanian Benefit Society.....	1908	Toronto.....	Joseph Wasileuskas..	Sick and funeral benefits
145	St. Joseph's Mutual Benefit Society.....	1889	Toronto.....	J. Bouvier.....	Sick and funeral benefits
72	St. Joseph Union of Canada.....	1863	Ottawa.....	Charles Leclerc.....	Insurance against sickness and death
207	St. Luke Benefit Society of.....	1894	Amherstburg.....	L. Bertrand.....	Sick and funeral benefits
274	Street Cleaners' Benevolent Association.....	1914	Toronto.....	F. Smith.....	Sick and funeral benefits
189	Theatrical Mechanical Association.....	1886	Toronto.....	S. Y. Meredith.....	Insurance against sickness and death
315	Toronto Firemen's Benefit Fund.....	1891	Toronto.....	W. D. Slaght.....	Insurance against sickness and death, also lifetime benefits
191	Toronto Hebrew Benevolent Society.....	1899	Toronto.....	D. Pullan.....	Sick and funeral benefits
291	Toronto Musical Protective Association.....	1887	Toronto.....	Joseph Ball.....	Sick and funeral benefits
256	Toronto Independent Benevolent Association.....	1911	Toronto.....	B. Spigal.....	Sick and funeral benefits
89	Toronto Police Benefit Fund.....	1882	Toronto.....	Thos. Bustard.....	Insurance against death, also lifetime benefits
205	Toronto Civic Employees' Benevolent Association	1888	Toronto.....	C. J. Mitchell.....	Insurance against sickness and death
270	Toronto Electric Light Company's Employees' Mutual Benefit Society.....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
105	Toronto Railway Employees' Union.....	1893	Toronto.....	W. D. Robbins.....	Sick and funeral benefits
97	Toronto Typographical Union No. 91.....	1844	Toronto.....	Samuel Hadden.....	Sick and funeral benefits

5	United Workmen, Ancient Order of	1879	Toronto	F. G. Inwood.....	Insurance against sickness and death
147	Verity Plow Company Relief Association.....	1899	Brantford	Charles Carter.....	Sick and funeral benefits
133	Vittorio Emmanuele III. Society	1902	Toronto	S. Roncone.....	Sick and funeral benefits
109	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
230	Workmen's Circle of Toronto	1910	Toronto	M. Gellman	Sick and funeral benefits
225	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits
246	Zion Benevolent Society	1911	Toronto.....	P. J. Isaacson.....	Sick and funeral benefits

APPENDIX TO THE REPORT (1917)

OF THE

Registrar of Friendly Societies

Hm. TABLES (See Section 166 (5)).

Ordinary All-Life Insurance of \$1,000. Premiums continuous during policy term.

Net Annual Premiums: Hm 4½ per cent.

Age at Entry	Net annual Premium	Age at Entry	Net annual Premium	Age at Entry	Net annual Premium
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN
ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE.

EXPLANATORY NOTE.

The Ontario Insurance Act, R.S.O. 1914, chapter 183, enacts as follows:—

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract.

- Proviso. (2) Where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.
- Fractional part of a year. (3) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.
- Computation of the additional years. (4) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.
- Right to adjust error at any time before maturity of contract. (5) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.
- "Premium." (6) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the Hm Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.
- Notice to insured that age is material and that proof is required. (7) Subject to the provisions of the previous subsections of this section, every corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and that evidence that the age stated in the application is the true age of the insured will be required before the policy is paid; and such notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.
- Not to apply to industrial insurance. (8) Subsection 7 shall not apply to contracts issued under the Industrial plan.
- Friendly Societies may publish in official journal. (9) Subsection 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all certificates issued by the Society, and upon all receipts or pass-books issued to the members.
- When age to be deemed admitted. (10) Upon failure of a corporation to comply with the provisions of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age.
- Retrospective application. (11) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made.

NET LEVEL ANNUAL PREMIUMS.

TABLE I.

Part 1.—Net Level Annual Premium (payable in advance) for an All-Life Insurance of \$1,000; Interest at 4 per cent. per annum, Canada Life ⁽⁵⁾ compared with the new British Table OM ⁽⁵⁾* Interest at 4 per cent.

[The Premiums for ages 18 to 55, deduced from the Canada Life ⁽⁵⁾ Mortality are reprinted from Schedule A of The Ontario Insurance Act, R.S.O. 1914, c. 183; as to ages 56 to 98, the premiums C. L. ⁽⁵⁾ have been computed for this table.]

Age at Entry	Net Level Premium. Yearly in advance		Age at Entry	Net Level Premium. Yearly in advance.		Age at Entry	Net Level Premium. Yearly in advance.	
	Canada Life ⁽⁵⁾	OM ⁽⁵⁾		Canada Life ⁽⁵⁾	OM ⁽⁵⁾		Canada Life ⁽⁵⁾	OM ⁽⁵⁾
	\$ c.	\$ c.		\$ c.	\$ c.		\$ c.	\$ c.
18	9 86	11 69	45	24 66	28 24	72	99 42	107 85
19	10 20	11 98	46	25 72	29 43	73	105 76	114 32
20	10 55	12 29	47	27 31	30 70	74	112 60	121 24
21	10 91	12 61	48	28 10	32 04	75	119 95	128 65
22	11 28	12 95	49	29 36	33 45	76	127 86	136 59
23	11 66	13 30	50	30 72	34 95	77	136 36	145 08
24	12 03	13 68	51	32 17	36 55	78	145 52	154 17
25	12 42	14 07	52	33 71	38 24	79	155 36	163 89
26	12 76	14 48	53	35 34	40 03	80	165 97	174 29
27	13 12	14 91	54	37 07	41 93	81	177 37	185 40
28	13 49	15 37	55	38 94	43 96	82	189 62	197 28
29	13 87	15 85	56	40 91	46 11	83	202 78	209 97
30	14 31	16 36	57	43 01	48 39	84	216 92	223 51
31	14 76	16 89	58	45 26	50 82	85	232 07	237 96
32	15 22	17 45	59	47 65	53 41	86	248 29	253 31
33	15 73	18 04	60	50 20	56 16	87	265 66	269 67
34	16 25	18 66	61	52 93	59 10	88	284 20	286 99
35	16 82	19 32	62	55 84	62 22	89	304 04	305 35
36	17 42	20 01	63	58 95	65 56	90	325 05	324 88
37	18 05	20 74	64	62 29	69 11	91	347 38	345 25
38	18 71	21 51	65	65 86	72 91	92	371 02	367 09
39	19 42	22 32	66	69 69	76 96	93	396 01	389 31
40	20 18	23 17	67	73 81	81 29	94	422 26	413 52
41	20 97	24 08	68	78 21	85 92	95	449 83	437 38
42	21 81	25 03	69	83 95	90 86	96	478 74	463 68
43	22 70	26 04	70	88 04	96 15	97	509 12	487 26
44	23 65	27 11	71	93 52	101 80	98	541 58	512 86

*The C. L. ⁽⁵⁾ Table is deduced from the Mortality experienced by the Canada Life Assurance Company during the forty-six years, 1847-1893.

The OM ⁽⁵⁾ Table,—one of the *British Offices Life Tables, 1893*, was published in 1902 by a joint committee of the Institute of Actuaries, England, and of the Faculty of Actuaries, Scotland, and was deduced from the mortality among the male policyholders of sixty British Companies ("Offices") for the period 1863-1893 (including lives on the books in 1863, and new entrants since that date). In the case of each of the two Tables here compared, the first five years' experience of policies is excluded, so as to eliminate the disturbing effects of recent medical selection and of early lapses. The limit of life in each of the two Mortality Tables is 102 years.

TABLE 1.—*Continued.*

Part 2.—Net Level Monthly Premium (payable in advance) for All-Life Insurance of \$1,000. Interest at 4 per cent.

Ontario Table and National Fraternal Congress Table compared.

Age at Entry	Net Level Monthly Premiums payable in advance		Age at Entry	Net Level Monthly Premiums, payable in advance	
	Ontario Table (R. S.O., 1914, c. 183, Schedule A.) Canada Life ⁽⁵⁾ Mortality	National Fraternal Congress Table. (Proceed. N.F.C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)		Ontario Table (R.S. O. 1914, c. 183, Schedule A.) Canada Life ⁽⁵⁾ Mortality	National Fraternal Congress Table (Proceed. N.F.C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)
	\$ c.	\$ c.		\$ c.	\$ c.
21	93	93	39	1 65	1 69
22	96	96	40	1 71	1 76
23	99	98	41	1 78	1 83
24	1 02	1 01	42	1 85	1 91
25	1 05	1 04	43	1 93	1 99
26	1 08	1 07	44	2 01	2 07
27	1 11	1 11	45	2 09	2 16
28	1 14	1 14	46	2 18	2 25
29	1 18	1 18	47	2 32	2 35
30	1 21	1 22	48	2 38	2 45
31	1 25	1 26	49	2 49	2 58
32	1 29	1 31	50	2 61	2 71
33	1 33	1 35	51	2 73	2 83
34	1 38	1 40	52	2 86	2 97
35	1 43	1 45	53	3 00	3 12
36	1 48	1 51	54	3 15	3 28
37	1 53	1 57	55	3 30	3 44
38	1 59	1 63			

TABLE 2.

Experience of National Fraternal Congress. Interest at 4 per cent. Net Level Annual Premium for an All Life Insurance of \$1,000. (N.F.C. Table here extended to age 98): also Yearly Insurance cost per \$1,000.

Age	Net Level Premium for Insurance of \$1,000. Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000qx)	Age	Net Level Premium for Insurance of \$1,000. Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000qx)	Age	Net Level Premium for Insurance of \$1,000. Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000qx)
	\$ c.			\$ c.			\$ c.	
20	10 34	5.000	47	26 91	9.754	73	111 74	70.811
21	10 62	5.035	48	28 20	10.269	74	119 45	77.780
22	10 92	5.071	49	29 51	10.824	75	127 83	85.476
23	11 24	5.107	50	30 98	11.444	76	136 93	93.993
24	11 57	5.154	51	32 39	12.146	77	146 84	103.401
25	11 92	5.201	52	33 97	12.897	78	157 62	113.835
26	12 28	5.259	53	35 65	13.751	79	169 37	125.351
27	12 67	5.318	54	37 45	14.677	80	182 18	138.086
28	13 08	5.388	55	39 36	15.705	81	196 17	152.195
29	13 51	5.469	56	41 41	16.859	82	211 44	167.769
30	13 96	5.552	57	43 60	18.120	83	228 14	184.960
31	14 43	5.647	58	45 94	19.499	84	246 42	204.041
32	14 94	5.753	59	48 45	21.051	85	266 43	225.084
33	15 47	5.872	60	51 13	22.750	86	288 36	248.346
34	16 03	6.004	61	54 01	24.643	87	312 42	274.152
35	16 62	6.149	62	57 10	26.724	88	338 80	302.573
36	17 24	6.307	63	60 41	29.033	89	367 80	334.182
37	17 90	6.490	64	63 98	31.571	90	399 60	368.790
38	18 60	6.698	65	67 82	34.390	91	434 68	407.669
39	19 34	6.921	66	71 95	37.520	92	473 03	449.745
40	20 11	7.171	67	76 40	40.962	93	515 52	498.452
41	20 93	7.448	68	81 21	44.775	94	560 52	549.383
42	21 80	7.766	69	86 39	48.977	95	608 72	602.740
43	22 72	8.113	70	92 00	53.649	96	662 21	655.172
44	23 69	8.480	71	98 06	58.812	97	737 32	700.000
45	24 72	8.867	72	104 62	64.491	98	961 56	1,000.000
46	25 81	9.287						

Note 1.—Ninety-eight years is the limit of life in the Mortality Table of the National Fraternal Congress.

Note 2.—In Friendly Societies the premium is not paid yearly in advance, but is usually paid in 12 equal monthly instalments, with 30 days' grace for the payment of each instalment. The sum, therefore (1000qx) shown in the third column ("Yearly Insurance Cost") may be taken as the Natural Premium or Single-year Step Rate Premium.

If the premium were all payable in advance, then for the Natural Premium the sum shown in the third column against any age would be discounted for one year at 4%; i.e., would be multiplied by .961,538, the present value of 1 payable 1 year hence. For example, at age 30 the Natural Premium would, instead of 5.552, be 5.552 x .961,538, or 5.338.

**Amendments of 1916 to the Ontario Insurance Act
affecting Friendly Societies in relation
to valuations**

Short title. **1.** This Act may be cited as *The Ontario Insurance Amendment Act, 1916*.

Rev. Stat.
c. 183,
amended. **2.** *The Ontario Insurance Act* is amended by inserting therein the following sections:—

Friendly
Societies
to furnish
triennial
report
relating to
actuarial
liabilities.

78a. In addition to the annual statement required to be filed by each society under section 108, each society shall triennially report to the Registrar a valuation of its certificates in force on December 31st last preceding such statement excluding those issued within the last year for which the statement is filed, in cases where the contributions for the first year in whole or in part are used for current mortality and expenses; provided the first report of valuation shall be made as of December 31st, 1917. Such report of valuation shall show, as contingent liabilities, the present mid-year value of the promised benefits provided in the constitution and laws of such society under certificates then subject to valuation; and as contingent assets, the present mid-year value of the future net contributions provided in the constitution and laws as the same are in practice actually collected. At the option of any society, in lieu of the above, the valuation may show the net value of the certificate subject to valuation as hereinbefore provided, and said net value, when computed in case of monthly contributions, may be the means of the terminal values for the end of the preceding and of the current insurance years.

By whom
valuation
to be
prepared,
method of
preparation
and time
for filing.

Such valuation shall be certified by a competent accountant or actuary, and shall be filed with the Registrar within ninety days after the submission of the last preceding annual statement. The legal minimum standard of valuation for all certificates, except for disability benefits, shall be the Table of Mortality from which the table of rates set forth in Schedule "A" of The Ontario Insurance Act was deduced, or at the option of the society any higher table; or at its option, it may use a table based upon the Society's own experience of at least twenty years, and covering not less than fifty thousand lives with interest assumption not more than four per centum per annum. Each such valuation report shall set forth clearly and fully the mortality and interest basis and the method of valuation. Any society providing for disability benefits shall keep the net contributions for such benefits in a fund separate and apart from all other benefit and expense funds, and the valuation of all other business of the society, provided, that where a combined contribution

table is used by a society for both death and permanent disability benefits, the valuation shall be according to tables of reliable experience and in such a case a separation of the funds shall not be required.

The valuation herein provided for shall not be considered or regarded as a test of the financial solvency of the society, but each society shall be held to be legally solvent so long as the funds in its possession are equal to or in excess of its matured liabilities.

78*b*. Beginning with the year 1918, a report of such valuation and explanation of the facts concerning the condition of the society thereby disclosed shall be printed and mailed to each beneficiary member of the society not later than June 1st of each year in which each triennial report of valuation is made, or, in lieu thereof, such report of valuation and showing of the society's condition as thereby disclosed may be published in the society's official paper, and the issue containing the same mailed to each beneficiary member of the society. The laws of such society shall provide that if the stated periodical contributions of the members are insufficient to pay all matured death and disability claims in full, and to provide for the creation and maintenance of the funds required by its laws, additional, increased or extra rates of contribution shall be collected from the members to meet such deficiency; and such laws may provide that upon the written application or consent of the member, his certificate may be charged with its proportion of any deficiency disclosed by valuation, with interest not exceeding five per centum per annum.

78*c*. Sections 78*a* and 78*b* shall not apply to a society registered for the transaction of sick and funeral benefits only.

78*d*. If the valuation of the certificates as hereinbefore provided on December 31st, 1917, shall show that the present value of future net contributions together with the admitted assets is less than the present value of the promised benefits and accrued liabilities, such society shall thereafter at least maintain said financial condition. If at any succeeding triennial valuation such society does not maintain at least the same conditions the Registrar shall direct that it thereafter adopt means to increase its assets, or, the Registrar may, in the absence of good cause shown for such failure or neglect, cancel the certificate of registry of any such society.

Any such society, shown by any triennial valuation, subsequent to December 31st, 1917, not to have maintained the condition herein required, shall within two years thereafter make such improvement as to show a percentage of deficiency not greater than as December 31st, 1917, or thereafter as to all

new members admitted, be subject, so far as stated rates of contributions are concerned, to Schedule "A" of *The Ontario Insurance Act*; provided that the net mortuary or beneficiary contributions and funds of such new members shall be kept separate and apart from the other funds of the society. If such required improvement is not shown by the succeeding triennial valuation, then the said new members must be placed in a separate class and their certificates valued as an independent society in respect to contributions and funds.

Power of Registrar to examine affairs of society.

78e. The Registrar, or any person he may appoint shall have the power of visitation and examination into the affairs of any such society failing to comply with section 78c. He may employ assistants, for the purpose of such examination, and he, or any person he may appoint, shall have free access to all the books, papers and documents that relate to the business of such society and may summon and qualify as witness under oath and examine its officers, agents and employees or other persons in relation to the affairs, transactions and condition of such society.

Power to cancel the registry of the society.

Whenever after examination the Registrar is satisfied that any such society has failed to comply with any provisions of this Act, or is exceeding its powers, or is not carrying out its contracts in good faith, or refuses or neglects to carry out the directions of the Registrar, or is transacting business fraudulently; or whenever any such society, after the existence of one year or more, shall have a membership of less than 400, or shall determine to discontinue business, the Registrar may cancel the certificate of registry of any such society, and thereafter the said society shall be wound up under the provisions of sections 212 to 231 of this Act; provided, however, that no certificate of registry shall be cancelled by the Registrar under this section until after notice has been duly served on the chief executive officers of such society, and a reasonable opportunity given to it on a date to be named in such notice to show cause why said certificate of registry should not be cancelled.

Power of Registrar to examine affairs of foreign society.

78f. The Registrar or any person whom he may appoint may examine any foreign society transacting or applying for admission to transact business in this Province. The said Registrar may employ assistants, and he or any person he may appoint shall have free access to all the books, papers and documents that relate to the business of the society, and may summon and qualify as witness under oath and examine its officers, agents and employees and other persons in relation to the affairs, transactions and condition of the society. He may in his discretion accept in lieu of such examination the examination of the Department of Insurance of the Province where such society is organized.

If any such society or its officers refuse to submit to such examination or to comply with the provisions of the section relative thereto, the authority of such society to write new business in this Province shall be suspended or certificate of registry refused until satisfactory evidence is furnished the Registrar relating to the condition and affairs of the society, and during such suspension the society shall not write new business in this Province.

78g. Pending, during, or after an examination or investigation of any such society, either domestic or foreign, the Registrar shall make public no financial statement, report or finding, nor shall he permit to become public any financial statement, report or finding affecting the status, standing or rights of any such society, until a copy thereof shall have been served upon such society, at its home office, or until such society shall have been afforded a reasonable opportunity to answer any such financial statement, report or finding, and to make such showing in connection therewith as it may desire.

78h. When the Registrar on investigation is satisfied that any foreign society transacting business under this Act has exceeded its powers, or has failed to comply with any of the provisions of this Act, or is conducting business fraudulently, or is not carrying out its contracts in good faith, he shall notify the society of his findings, and state in writing the grounds of his dissatisfaction, and after reasonable notice require said society, on a date named, to show cause why its certificate of registry should not be revoked. If, on the date named in said notice, such objections have not been removed to the satisfaction of the said Registrar, or the society does not present good and sufficient reasons why its authority to transact business in this Province should not be revoked, he may revoke the authority of the society to continue business in this Province. All decisions and findings of the Registrar made under the provisions of this section shall be subject to an appeal to the Appellate Division of the Supreme Court of Ontario.

78i. Sections 78d to 78h inclusive, shall apply only to a society which, on or before the 31st day of December, 1917, shall have adopted a resolution at the annual meeting, or at a special meeting called for that purpose, of the Governing Body of the Society declaring that the society is in favour of making the said sections applicable to the society, and upon the passing of such resolution, the said sections shall forthwith become and shall thereafter remain applicable to the society.

SCHEDULE A.

To the Ontario Insurance Act, R.S.O., 1914, Chapter 183.

Age at Entry.	Net level Premium for all-life Insurance of \$1,000			
	Yearly in advance.	Half-yearly in advance	Quarterly in advance	Monthly in advance
	\$	\$	\$	\$
18	9 86	5 00	2 51	84
19	10 20	5 18	2 60	87
20	10 55	5 36	2 69	90
21	10 91	5 53	2 78	93
22	11 28	5 71	2 87	96
23	11 66	5 89	2 96	99
24	12 03	6 07	3 05	1 02
25	12 42	6 25	3 14	1 05
26	12 76	6 43	3 23	1 08
27	13 12	6 60	3 32	1 11
28	13 49	6 78	3 41	1 14
29	13 87	7 02	3 53	1 18
30	14 31	7 20	3 62	1 21
31	14 76	7 44	3 74	1 25
32	15 22	7 68	3 86	1 29
33	15 73	7 91	3 98	1 33
34	16 25	8 21	4 13	1 38
35	16 82	8 51	4 28	1 43
36	17 42	8 81	4 43	1 48
37	18 05	9 10	4 57	1 53
38	18 71	9 46	4 75	1 59
39	19 42	9 82	4 93	1 65
40	20 18	10 17	5 11	1 71
41	20 97	10 59	5 32	1 78
42	21 81	11 01	5 53	1 85
43	22 70	11 48	5 77	1 93
44	23 65	11 96	6 01	2 01
45	24 66	12 44	6 25	2 09
46	25 72	12 97	6 52	2 18
47	27 31	13 80	6 94	2 32
48	28 10	14 16	7 12	2 38
49	29 36	14 82	7 45	2 49
50	30 72	15 53	7 80	2 61
51	32 17	16 24	8 16	2 73
52	33 71	17 02	8 55	2 86
53	35 34	17 85	8 97	3 00
54	37 07	18 74	9 42	3 15
55	38 94	19 64	9 87	3 30

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